REPORT RESUMES

ED 016 125 VT 004 253

JOBS NOW, A PROJECT TO FIND EMPLOYMENT FOR 3,000 YOUNG MEN AND WOMEN, PROVIDE A UNIFIED APPROACH TO EMPLOYMENT OF THE DISADVANTAGED AND TO OPERATE A SEMINAR CENTER FOR PERSONNEL INVOLVED IN THE RECRUITING, TRAINING, AND EMPLOYMENT. STATUS REPORT, NUMBER 3.

CHICAGO YOUNG MENS CHRISTIAN ASSN., ILL.
CHICAGO URBAN LEAGUE, ILL.
ILLINOIS STATE EMPLOYMENT SERVICE, CHICAGO

PUB DATE MAY 67
EDRS PRICE MF-$0.50 HC-$4.28 105P.

DESCRIPTORS- *EMPLOYMENT PROGRAMS, *DISADVANTAGED YOUTH, *PERSONAL GROWTH, *EMPLOYMENT EXPERIENCE, JOB PLACEMENT, VOCATIONAL TRAINING CENTERS, VOCATIONAL ADJUSTMENT, EMPLOYED, UNEMPLOYED, COMPARATIVE ANALYSIS, INDIVIDUAL CHARACTERISTICS, WORKSHOPS, *LESSON PLANS, TRANSPORTATION, HYGIENE, MONEY MANAGEMENT, HUMAN RELATIONS, CHICAGO,

THE GENERAL OBJECTIVE WAS TO HELP THE CLIENTS ATTAIN EMPLOYMENT READINESS. TWO-WEEK WORKSHOPS WERE HELD ON EACH OF THE FOLLOWING--TRANSPORTATION AND ORIENTATION TO THE CITY, GROOMING AND PERSONAL HYGIENE, MONEY MANAGEMENT, AND HUMAN RELATIONS TRAINING AND JOB ORIENTATION. DAILY LESSON PLANS WITH OBJECTIVES SPECIFICALLY RELATED TO THE WORLD OF WORK AND THE CLIENTS' PERSONAL MANAGEMENT WERE DEVELOPED FOR EACH WORKSHOP. TEACHERS CONCENTRATED ON CONCRETE EXPERIENCES EXPRESSED IN SIMPLE QUANTITATIVE LANGUAGE FREE OF ABSTRACTIONS. QUESTIONS AND ANSWER SESSIONS, ROLE PLAYING, PROBLEM SOLVING, DISCUSSIONS, AND FIELD TRIPS WERE THE INSTRUCTIONAL METHODS USED. CLIENT GROWTH WAS JUDGED ON THE BASIS OF TEACHER OBSERVATION AND THE CLIENT'S RESPONSE TO WORK EXPERIENCES. OF 1,218 CLIENTS ENROLLED, 831 COMPLETED ORIENTATION, AND 48 PERCENT OF THOSE WERE EITHER EMPLOYED OR ENROLLED IN OTHER PROGRAMS. CLIENTS WHO RETAINED JOBS WERE COMPARED TO THOSE WHO LOST THEM ON THE BASIS OF SEX, AGE, EDUCATION COMPLETED, I.Q., MARITAL STATUS, POLICE RECORD, WORK HISTORY, AND THE DEGREE OF HIGH SUPPORT (PERSONALIZED CONCERN FOR THE CLIENT) PRESENT IN THE JOB SITUATION. THERE WAS NO SIGNIFICANT DIFFERENCE BETWEEN THE TWO GROUPS OF CLIENTS EXCEPT ON THE FACTOR OF HIGH SUPPORT PRESENT IN THE JOB SITUATION. IT SEEMED TO CONTRIBUTE TO JOB RETENTION. A STUDY OF 10 PARTICIPATING COMPANIES PROVIDING HIGH SUPPORT AND 10 PROVIDING LITTLE OR NO HIGH SUPPORT SHOWED THAT THE FORMER RETAINED 82 PERCENT OF THE CLIENTS WHILE THE LATTER RETAINED ONLY 28 PERCENT OF THE CLIENTS EMPLOYED. (EM)

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
OFFICE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL OFFICE OF EDUCATION POSITION OR POLICY.

"Special Manpower Volume"

ED016125

JOBS NOW
PROJECT

STATUS REPORT NO. 3

VT004253

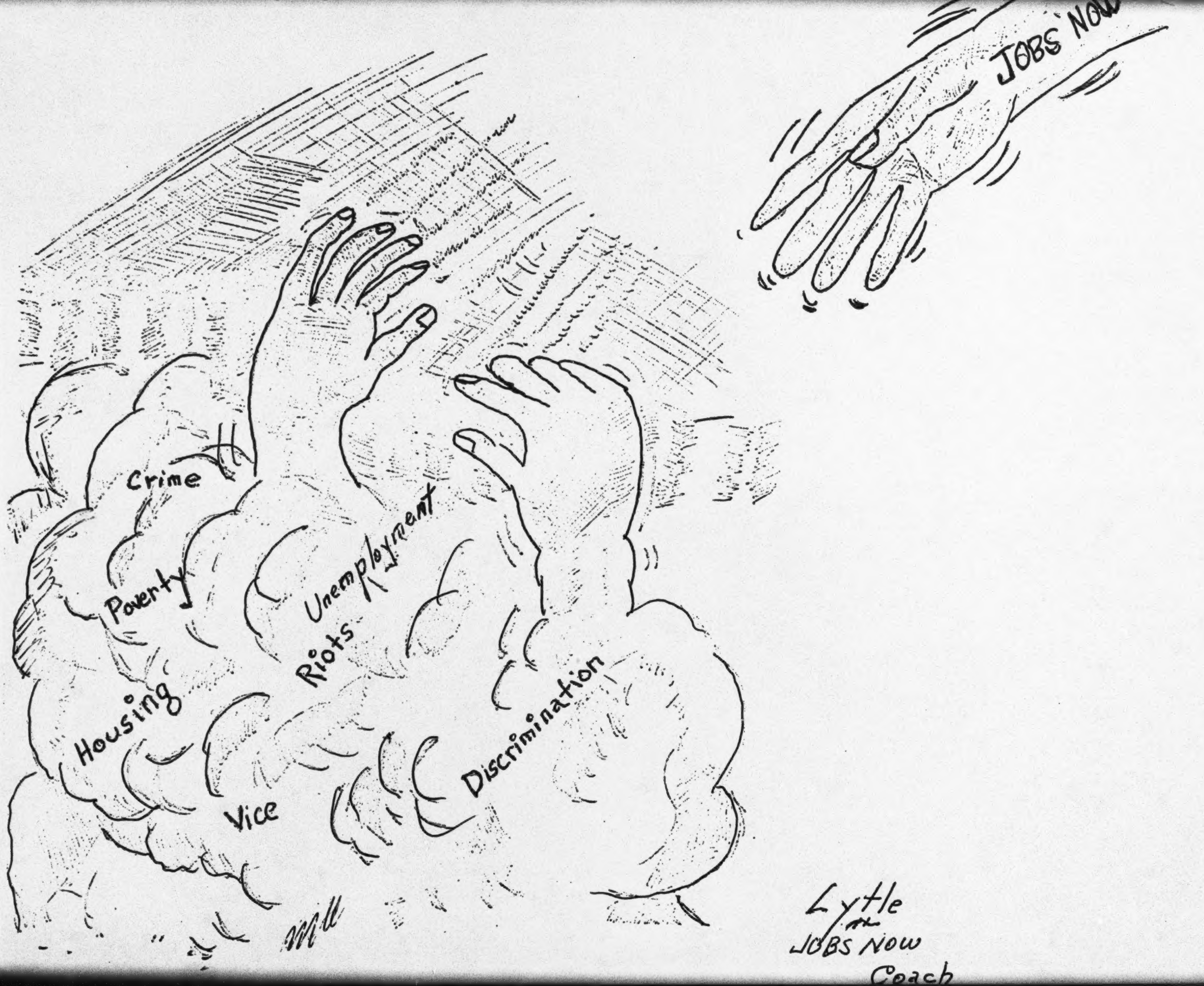

JOBS NOW
Crime
Poverty
Unemployment
Riots
Housing
Discrimination
Vice
Lytle
JOBS NOW
Coach

TABLE OF CONTENTS

PAGE

JOBS NOW: PURPOSE AND FUNDING AGENCY ii

ADMINISTRATIVE POLICY COMMITTEE iii

SECTION

I WORKSHOP CURRICULA 1

- Transportation And Orientation To The City 3
- Grooming And Personal Hygiene 18
- Money Management 28
- Human Relations Training 67

II INNOVATIONS 75

III PARTICIPATION OF BUSINESS, INDUSTRY AND LABOR 78

IV A PICTORIAL ACCOUNT OF JOBS NOW 79

APPENDICES

- RESEARCH INTO CLIENTS ENTERING EMPLOYMENT 88
- STATISTICAL SUMMARY 93

JOBS NOW

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
OFFICE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL OFFICE OF EDUCATION POSITION OR POLICY.

A Project To Find Employment For 3,000 Young Men And Women, Provide A Unified Approach To Employment Of The Disadvantaged And To Operate A Seminar Center For Personnel Involved In The Recruiting, Training, And Employment Of The Disadvantaged

Funded Through A Grant By The Manpower Administration Through The Office of Manpower Policy Evaluation and Research of the Department of Labor as a demonstration project, in cooperation with the United States Employment Service

STATUS REPORT NO. 3

May, 1967

1020 South Wabash Avenue
Chicago, Illinois 60605
922-3414

ADMINISTRATIVE POLICY COMMITTEE

Sponsored by: The Young Men's Christian Association of Metropolitan Chicago, The Chicago Urban League, The Illinois State Employment Service and The City of Chicago:

Chicago Commission on Youth Welfare

Chicago Commission on Human Relations

Chicago Committee on Urban Opportunity

Chicago Police Department

Chicago Area Project

Chicago Association of Commerce and Industry

Chicago Boys Clubs

Chicago Business Industrial Project of the Chicago City Missionary Society

Chicago Federation of Settlement Houses and Neighborhood Centers

Chicago Tri-Faith Employment Project of the Chicago Conference on Religion and Race

Chicago Youth Centers

Community Services Committee, Chicago Federation of Labor-Industrial Union Council (AFL-CIO) Welfare Council

Cook County Adult Probation Department

Cook County Department of Public Aid

Coordinating Committee of Community Organizations

Division of Vocational Rehabilitation

Greater Lawndale Conservation Commission

Hull House

Illinois Youth Commission

JOBS (Job Opportunities through Better Skills)

JYDC (Joint Youth Development Project)

Jobs For Youth (Sears YMCA)

Southern Christian Leadership Conference

STREETS

Student Woodlawn Area Project

The Woodlawn Organization

United States Probation Office

West Side Federation

Young Women's Christian Association of Metropolitan Chicago

SECTION I

CURRICULUM

workshops

The following lesson plans or overviews recount the kinds of experiences being shared by the teaching staff and clients. Within the framework of the overall objective of employment readiness, each day has an objective with experiences planned and organized to realize these objectives. A flexible planning schedule is observed in order that sufficient time be given to those areas requiring greater attention. Also, a means of evaluation to assess the extent to which objectives are met is employed.

Objectives are related specifically to the world of work and the client's personal management. Within the three workshops, it is important to focus on the knowledge, skills, and attitudes a client needs as he enters employment. The suggestions of the Job Program Development Staff and Coaching Staff are helpful in planning class experiences that are closely related to the works. Observations by the teacher also provide some insights into areas that need attention.

The teachers concentrate on concrete experiences expressed in simple quantitative language free of abstractions. Their goal is to keep clients as active as possible. Question and answer sessions, role playing, problem solving, discussions, and field trips are used. Teacher oriented lecture techniques are not effective in retaining the clients' attention or in helping them to conceptualize. The flexible lesson plans permit much of the learning to develop as an outgrowth of spontaneous input by clients.

Evaluation is not usually done with paper and pencil instruments. Instead, the criteria for assessing growth is the response of the clients, as they relate their experiences in the Orientation Center to the world of work. Changes in behavior can be observed, particularly in the area of grooming. Such subjective impressions are not the most valid; however, they are done with the understanding that learning is a cumulative process. Hopefully, what is begun in the Orientation Center may be further developed and reinforced on-the-job, thereby, permanently affecting a change in the client's behavior.

DAILY LESSON PLANS

A

WORKSHOP IN
ORIENTATION TO THE CITY
AND
AN

INTRODUCTION TO THE TRANSPORTATION SYSTEM

Prepared by: Fred C. Matthews, III
Instructor

INTRODUCTION

One of the major needs of the client in JOBS NOW Project is awareness. Many clients are not aware of the organization and structure of the total Metropolitan area. In particular, they are not aware of the urban transportation system. These Daily Lesson Plans will describe some avenues of approach that will enable and facilitate the client's understanding of the transportation system and give the client the opportunity to become aware of the many facets of urban living.

The majority of the clients that enter the workshop assume that they know the city as well as anyone else, since they have been living here all of their lives. This is an erroneous assumption. Indeed, they are familiar with their own immediate areas. Their lack of familiarity with areas outside of their own communities, however, and their hesitant attitudes toward catching buses, elevated trains, and suburban lines suggests the need for more learning. This is quite evident when a job is offered on the far north side of the city and the client lives on the far south side of the city. A client could be expected to refuse such jobs if his ignorance of the city and the transportation lines would cause him to anticipate an inordinate amount of time in traveling.

It is hoped that the experiences set forth in this plan will enable a client to learn and to enjoy success. These fellows and young ladies are hungry for these types of endeavors. As a teacher my objective is to expose the clients to as much knowledge and as many facts as I possibly can. Utilizing their expressed needs, other challenges are set up by me. Hopefully, as an end result of their accepting the challenges, the clients will experience successes that will provide the needed foundation for entrance into employment.

F.C.M.
Instructor

DAILY LESSON PLAN

TRANSPORTATION AND ORIENTATION TO CITY

FIRST WEEK

Monday

Objective: TO GET ACQUAINTED WITH THE CLIENTS AND EXPLAIN WHAT THEY CAN EXPECT IN THE WORKSHOP DURING THE TWO WEEKS.

A RELATIONSHIP BETWEEN CLIENT AND TEACHER WILL EMERGE ON THE FIRST DAY. THE FOLLOWING ACTIVITIES ARE USED AS A MEANS TO ACHIEVE A RAPPORT THAT WILL LEND ITSELF TO AN ON-GOING RELATIONSHIP:

1. Welcome the clients. Suggestion: Initiate an informal conversation if it is comfortable, use jargon familiar to the clients. Do not appear as though your comments are meant to be condescending or simply a facad of unrealistic mannerisms. Talk about something current and common to every member of the class Example: Rapid Transit train falling off of the elevated structure in October 1966.

2. Present a overview of the two-weeks. Suggestion: Clearly define the purpose of the class and where it fits in with reference to the total program. Also show where the class is related to the world of work. Use the chalkboard to illustrate a sequence of events that can be anticipated. Some of the events are as follows: (1) field trip--clients go out into the city and utilize buses, elevated trains, subways, and suburban bus lines to locate points of interest in area not familiar to them. The fare is provided by JOBS NOW. (2) Clients are asked to leave home in the morning and travel by Chicago transportation to a company in the suburbs. Upon arrival they simulate punching the clock with the teacher and then observe the work situation in the company. (3) Clients have the opportunity to organized the class into a mock city and carry our various functions of city officials. (4) Materials such as maps aids in develop-

ing an awareness of how important it is to be able to get to the job, how to properly use the city and suburban transportation systems, and be aware of the total layout to the city.

3. Role playing is introduced. Suggestion: Set up role playing exercises in which clients state the importance of transportation. Example: One client on the far southside is given an index card with the name of a company on the far northside, a time to report, and he must use CTA transportation because he doesn't own a car and it is cheaper than any other transportation. Generally clients end up using a Rapid Transit map and actually seeing the need for transportation and an awareness of the total city.

Note: When the fact is mentioned that CTA transportation is cheaper, the client is told that in the Money Management Workshop the teacher will show him how he can figure all of his expenses out and save money by doing so.

4. Question and answer period. Suggestion: This time is set aside to clarify all questions regarding what is going to happen during the two weeks. Anticipate questions about total program structure, not only questions about material presented. Make sure every question is answered thoroughly. Be "for real". That is, talk in concrete terms using simple quantitative lanaguage. Avoid vague abstract ideas.

5. REVIEW: Highlights of class presented so that clients detained for various reasons can pick up basic information presented. Ask clients for their comments. Ask questions if necessary to direct the conversation.

6. Evaluation:

(a) Did the clients seem to relax and participate?

(b) Was there real interaction?

(c) Can the clients demonstrate understanding of workshop goals?

(d) Does the client see a realistic need for materials?

This evaluation can be done by verbal means. Example: Have client give one word to describe the class, the teacher, and inally, his general feelings.

Tuesday

Ask yourself the following question:

Objective: TO PRESENT CLIENT WITH FACTUAL INFORMATION CONCERNING THE ORIGIN OF AND FUTURE PROJECTION OF THE CHICAGO TRANSIT AUTHORITY.

The client needs a general background that will enable him to relate historically and be able to anticipate future development in transportation. The following material will attempt to provide this.

1. Present historical background on the transportation system through visual aids. Example: Utilize the opaque projector to show pictures of the earliest transportation in Chicago up to the present day transportation.
2. Show pictures of future plans for Chicago.
3. Take excerpts from literature published by CTA to give dates and special events that were important to the development of the system used today.
4. Re-emphasize the role of transportation in the city and the relationship it has to world of work.
5. REVIEW: Highlights of class will be presented so that clients absent for various reasons can pick up basic information presented.
6. Evaluation: Through questions and answers the teacher can evaluated the client.
    1. What year did CTA become an authority?
    2. What are some future plans for the city?
    3. What role does transportation play in the city?
    4. Why is transportation important in the world of work?

Wednesday

Objective: TO ENABLE THE CLIENT TO UNDERSTAND THE URBAN TRANSPORTATION SYSTEM AND TOTAL LAYOUT OF THE CITY.

There is a tremendous need for the client to be exposed to the total city. One way of doing this is through maps. The CTA publishes a Rapid Transit map that shows all of the bus, "L", subway, and suburban lines in the city. If the client receives a basic understanding of this map and can use it properly, he can travel to any place in the city.

1. Introduce map and explain its significance.
2. Discuss the information found on the map. Allow the clients to look for and to discover information.
3. Explain directions.
4. Describe the numerical listings of CTA routes.
5. Discuss the Central Business District.
6. Explain Points of Interest. How these will be used in future exercises, how thes may represent areas in which clients are to be employed.
7. Have clients become extremely familiar with the legend on the map. The legend is a guide to the proper usage of the map. Clients will receive a worksheet with symbols taken from legend on the map and must be able to identify symbols.
8. Explain certain boundaries and city limits.
9. REVIEW: Highlights of class will be presented so the clients absent for various reasons can pick up basic information presented.
10. Evaluation: Ask clients to identify certain terms, i.e., marginal information, key to points of interest, symbols found in the legend, etc..

Thursday

Objective: TO GIVE THE CLIENT THE OPPORTUNITY TO DEMONSTRATE HIS KNOWLEDGE OF

THE MAP AND ENHANCE HIS AWARENESS OF THE TRANSPORTATION SYSTEM OF THE CITY.

1. Exercise using rapid transit map. The client will "travel" throughout the city on paper by utilizing the key to points of interest found in the marginal information of the map for directions. The starting point will be the subway stop at Roosevelt Road and State Street. The client must write out on paper how he would travel from one point to another and what route hw would take.

2. Another exercise is to have the clients plan a trip to the companies that cooperate with the program. For this exercise, the clients will use their homes as starting points.

Note: Music is played the background as the client is "taking his trip" on paper. The music played is easy for the clients to relate to, i.e. Wes Montgomery, and Lou Rawls.

3. REVIEW: Highlights of the class will be presented so that clients absent for various reasons can pick up the basic information presented.

4. Evaluation:

(a) Are the clients more aware of the bus, "L", subway and suburban transportation lines?

(b) Are the clients aware of the total layout of the city. (a) and (b) above can be determined from written responses on exercises.

Friday

Since it takes the clients approximately two (2) days to complete the map exercises, 20 minutes of Friday's period is used by them to finish. Upon completion of the exercises begins. This exercise deals with a huge map of Chicago that is 12 feet long and 6 feet wide mounted on the wall in the classroom. This map has every street in the city of Chicago located on it. The clients participate in the following activities:

1. Three clients give addresses to three other clients. The clients that receive these addresses have to go to the map and locate the addresses. This is rotated so that each client has an opportunity to participate. The last 15 minutes of the period is devoted to a briefing on the field trip (exercise) that will take place on Monday of the second week.
2. Field trip briefing for Monday of Second Week.
    a. Clients will received identification slip with a number taken from "Key To Points of Interest"in marginal information of maps.
    b. Money, 60¢ will be give to each client.
    c. Client is to go to destination and have slip signed and gather material that will help him document his trip.
    d. Time Limit: One hour and 20 minutes.
    e. Clients should go in pairs
3. **REVIEW:** Highlights of class will be presented so that clients absent for various reasons can pick up basic information presented.
4. Evaluation: Determine by written responses on exercises, the understanding of the field trip planned for next Monday.

SECOND WEEK

Monday

Objective: TO GIVE THE CLIENTS AN OPPORTUNITY TO DISCOVER AND EXPLORE AREAS AND PLACES IN THE CITY WITH WHICH THEY ARE NOT FAMILIAR.

The client definitely needs to travel into areas of the city other than those in which he lives. In most instances, the client will not be working in his community area, but outside of it. One way to do this is to direct the client to travel, on his own, to various locations in the city. Suggestion for field trip: The teacher will pick out certain areas and places for the clients to go. These places will be taken from the list, Key To Points of Interest in the City, found on the Rapid Transit Map. The project provides 60¢ for each client participating in the exercise. The client will receive an identification number corresponding to the places of intrests. These numbers are scattered throughout all parts of the city on the Rapid Transit Map. Therefore, the client will have to have a working knowledge of the map. Only CTA transportation is used while participating in this exercise. Twenty-five clients at a time take part in the exercise. When the destination is reached, the client will have to have the identification slip signed, pick up pamphlets, books, etc,, that pertain to the place of interest, and take as much time as is available to tour the area. One hour and twenty minutes is devoted to this exercise.

No preferential treatment is given the client at his destination. He, therefore, must present himself in a manner that will result in his getting the full benefit of the place of interest.

1. Clients will get lost. However the identification slip will have the telephone number of the project on it.
2. Clients will become involved in the place of interest and forget about time.
3. Most of the clients will have certain fears about going into gang infested areas.

Note: None of the places of interest are in gang infested areas.

4. Individuals going places other than designated destinations. The exercise will have to be monitored by at least four staff members who will insure that clients leave the JOBS NOW area for their destination.
5. Young ladies who have not had the experience of most fellows traveling through the city, need particular attention so that they know exactly where they are going and by what means of transportation.

Note: If clients are absent on day of exercise, they will be scheduled for it the next day.

The switchboard operator handles all calls regarding the exercise and has a log so that the teacher can be aware of the clients' whereabouts.

A short discussion of about 10 minutes is held immediately following the return of a group of clients. The discussion centers around any impressions the clients may have of the trip.

Evaluation:

1. Charting Method--The charting method is setting up four columns on the chalkboard and titling the columns (1) Reactions, (2) Concerns, (3) Awareness, and (4) Results. The clients give their opinions and observations of the exercise, and this is written in under one of the four columns. A discussion then develops centered around different points listed on the chart.

2. Did the clients show an appreciation for the opportunity to explore areas unfamiliar to them?

3. Have the clients document the exercise by writing on paper their experience.

4. Can the clients exhange through group discussion with their classmates, their experiences?

Tuesday

Objective: TO HAVE THE CLIENT DISCOVER THE 76 COMMUNITY AREAS IN THE CITY.

There are 76 community areas in Chicago with distinct names and characteristics.

The following sequence of activities is suggested:

1. Have the client locate his community area by using a map showing all community areas in the city.
2. The client will then describe his area to the best of his ability.
    (a) Improvements needed in community
    (b) His responsibility to community
    (c) How can he help in community
    (d) How do other see him in community
3. Discuss community boundaries and companies that are located in various communities.
4. Have the client draw a diagram describing his neighborhood with in his community area.
5. Show pictures of different community areas (filmstrips).

6. REVIEW: Highlights of class will be presented so that clients absent for various reasons can pick up basic information presented.

Evaluation:

1. Is the client now aware of the community areas?
2. Does the client realistically see himself as a responsible member of that community?
3. Did the diagram reflect a definite awareness and concern for the neighborhood?

Wednesday

Objective: TO HELP THE CLIENT SEE REAL SUPPORTS THAT ARE AVAILABLE ON JOBS IN AREAS THAT ARE CONSIDERED "TO FAR TO GO AND WORK".

Quite a few clients just do not wish to work in an area so far away that it would entail their riding CTA transportation. Many would have to get up and out of the house approximately 2 hours sooner than if they had a job closer to home. With the cooperation of the Job Program Developers, a role playing situation has developed. The Job Program Developer will discuss the high support found on jobs in areas that are remote and high support in general. The Job Program Developer will play his normal role and one of the clients will present reasons why he doesn't want to work in a given area. They will be simulating a Job Program Developer--Client interview. Some of the questions usually asked by the clients are:

1. Why work an hour and a half from home?
2. What benefits are there?
3. How much money will be paid?

REVIEW: Highlights of class will be presented so that clients absent for various reasons can pick up basic information presented.

Thursday

Objective: TO PROVIDE GENERAL INFORMATION CONCERNING THE CITY AND ITS STRUCTURE WITH EMPHASIS ON CITY GOVERNMENT.

1. Discussion covering who's who in public office.
2. Organizational structure of the city. Clients will act out part of various city officials while being confronted with city problems. A Mayor controls the classroom city for one day.

3. Discussion centered around City Organization Chart.

4. Discussion covering function of city officials.

5. Develop understanding of wards, Aldermen, and Precinct Captains.

REVIEW: Highlights of class will be presented so that clients absent for various reasons can pick up basic information presented.

Evaluation:

1. Did the clients demonstrate imagination and interest in roles played?

2. Does each client know the ward, the Alderman, and Precinct Captain in his area?

3. Did the city appear less complex to the client?

Friday

Objectives: 1. HAVE THE CLIENTS EVALUATE THEMSELVES WITH REGARD TO THEIR KNOWLEDGE OF THE URBAN TRANSPORTATION SYSTEM AND THE CITY.

2. ISSUE TELEPHONE DIRECTORY COVERING MATERIAL INVOLVING TOTAL CITY.

3. HELP CLIENTS LOCATE THE COMPANY TO WHICH THEY HAVE BEEN REFERRED.

Activities:

1. Quiz--"Did You Forget?" Clients will have to find certain locations and answer questions covering the material presented during the two weeks.

2. Introduce telephone directory and emphasize the fact that this little booklet is almost the class in a "nutshell".

3. Set up a problem solving situation in which a place of anticipated employment cannot be located, i.e., give him a significant place to find that he is familiar with close to the company. Bring him still closer with another location to be found.

4. Discussion and explanation of the hottest current problem in the city.

5. REVIEW: Highlights of class will be presented so that clients absent for various reasons can pick up basic information presented.

Evaluation:

1. Results of quiz.
2. Reactions, attitudes and disposition of client.
3. Does client know where he is going for the job interview?

DITTO MATERIAL AND HANDOUTS

-Where to call with your complaint

-Exercise covering legend of map

-Exercise involved with locating key to Points of Interest in the city of Chicago

-List of offices found in political structure of the city

-Pyramid numbered squares reflecting position of each political office

-Letters of identification for transportation exercises

VISUAL AIDS

Primary piece of equipment: Overhead (Opaque) Projector and screen

EDL Machine

Pictures of early transportation in the city

Other cities and their transportation problems

Emphasis on certain areas of city (maps)

RESOURCE MATERIALS AND COOPERATING AGENCIES

Public Relations Division--City Hall--Dan Lydon

Public Information--City Hall--Mr. Pat Cunningham

Public Information--Department of Development--Mr. John Taafe

Graphic Aids--City Hall--Mr. McInery and Mr. B. Dean

Municipal Library--City Hall

Public Services--Chicago Transit Authority--Mr. McStay

PAMPHLETS AND BOOKS

Knowing Chicago--Mayor's Office, City Hall

You And Chicago--Muriel Sturiak--Benefic Press, Chicago

Telephone Directory covering material involving the total city

Chicago and You--Chicago Commission on Human Relations

See Chicago--CTA Charter service

OTHER MATERIALS

Rapid Transit map of Chicago

Community area map of Chicago

Ward map of Chicago

Map of Chicago covering entire city

Manuscript covering origin of CTA

Call Them Heroes-Series of articles concerning an individual starting from nothing and rising to success

Phonograph

DAILY LESSON PLANS

A

WORKSHOP IN
GROOMING AND PERSONAL HYGIENE

Prepared by: Gertrude Jones
Instructress

INTRODUCTION

On the first day of orientation, the clients are often puzzled and react to the uncertainty of the new situation. There are questions in their minds--What is going to happen?--Will I be accepted?--How will I be accepted?--What are my shortcomings?---How will I fit in? Keeping this in mind and remembering that the long range objectives of the Grooming and Hygiene workshop in an awareness of the importance of cleanliness and good grooming, clients are oriented to the suject matter to be covered in the workshop.

Clients discuss commercials on television centered around good grooming and hygiene. This usually results in full participation since everyone spends some time watching television. Clients discuss the different situations presented in the commercials. They begin to relax and openly comment on certain phases of some commercials, e.g., the girl whose date shakes her hand when he brings her home at night rather than kisses her.

Clients are placed in role playing situations and act out such things as a person with body odor. The group will then discuss different methods of advising someone of this problem as well as simple methods of correction. The client may respond negatively. However, those with such a problem will think about what has been said, and hopefully, attempt to correct the situation.

Much emphasis is placed on the proper way to dress for an employmen interview. Emphasis is given to grooming and neatness. Each client is asked to give a description of his idea of a well groomed man or women. There are those who debate the importance of proper dress and cannot be convinced by simply presenting a right and wrong way. Particular attention must be given to these individuals in order to involve them in workshop activities.

JOBS NOW

Daily Lesson Plans

GROOMING & HYGIENE

First Monday

The first thought to come to mind is how to make the client feel a need for and an awareness of the information that I am going to present to him. I feel there is a basic need to create a relaxed atmosphere in order to first gain the attention of the class and second to gain the cooperation from the class. To do this I've tried to select a common interest that should elicit full-participation: how each of us looks. Since this is a grooming and hygiene class, first we focus attention on personal hygiene.

I. WHAT IS PERSONAL HYGIENE?

Personal hygiene deals with the care of the body.

II. WHAT IS GROOMING? (Personal Appearance)

Grooming or appearance deals with the outward appearance of a person: How one dresses, how one grooms himself, and how grooming and hygiene go together. To be well groomed, one must first have a clean body!

To study cleansing and grooming of the body, we sub-divide the body. The head is first considered. This will include the hair, the eyes, the ears, the nose, the mouth, the teeth, and the breath. The class is allotted two or three minutes of time to recall the commercials they have seen on television dealing with care of the head and areas around the head. They are also asked to try to relate the situations involved in the commercials to the class.

USING COMMERCIALS

Many of the commercials on television deal with the care and protection of body, grooming, and personal appearance. There are skillful attempts being made by sponsors of different products to convey to us how attractive, successful, and popular we would be if only we used the products and services advertised. Clients are asked to evaluate the commercials in the following way:

1. What does this product promise?
2. How do people react to you before using the product?
3. How will they react to you after using this product?

PRODUCT

1.	(HAIR)	Creams, Shampoos, Coloring.
2.	(EYES)	Eyewash, Eyeshadow, Eyelashes, Eyeliner, etc.
3.	(EARS)	Q-tips
4.	(TEETH)	Colgate toothpaste, Crest, Gleem, Polident, (Denture Cleanser, Poligrip) Denture cream, Dentine chewing gum.
5.	(MOUTH)	Washes: Listerine, Colgate 100, Micrin, Certs.
6.	(FACE)	Shaving creams, Lotions, Night creams, Razors, Razor blades etc.

TUESDAY

Today we concentrate on the area of the body from the neck down. The clients' knowledge of television commercials is utilized again.

I. What commercials can we think of that deal with the underarms? This is the area of the body where we perspire the most.

   A. What causes perspiration?

   B. How does perspiration relate to underarm odor?

II. What about hair under the arm pits?

   A. What does underarm hair do for your appearance?

   B. How does underarm hair help to hold odor?

Name some commercials dealing with the prevention of underarm odor.

Ban (Spray and Roll-on)

Rightguard

Secret

Relelon High & Dry

Tussy

III. CARE OF THE FEET

Have you ever had such tired feet that you really just wanted to sit down and cry? Think about this for awhile!

What is the responsibility of your feet to the rest of your body? Everywhere that the body goes, the feet are responsible for getting it there. How much serious thought is given to them. Do we wear shoes that are too tight or too loose? We are forever aware of our face and other parts of the body, but, oh, how we neglect our feet! Only when we begin to develop corns and callouses do we give them attention. How often are we guilty of washing our feet and then putting on the same stockings that we have been wearing for two or three days? We spend more time cleaning and preparing all other areas of the body. But when we think of the feet, we think in terms of moving about. If we would take better care of our feet, we would find our day going faster and we would be more relaxed at the end of the day.

WEDNESDAY

Discussion: Situation -- Body odor (friend, classmate, etc.)

Question: How would you tell someone that they had a body odor without embarrassing them? Clients are asked their opinion on this situation. Each person probably has a different way of approaching and handling this situation. Class will discuss this situation at length.

No conclusion has to be reached. However, clients become aware of the fact that this could happen to them if they ignore the causes of B. O..

Question: (Same situation)

How would you react if I were to ask to see (name client) after class has been dismissed and say to him or her, "John did you forget your deodorant this morning?"

Discussion: -- Open

When we have a problem, do we live with this problem or do we make use of the solutions available to us. Deodorants and soaps are available.

Discuss at Length Pros and Cons

THURSDAY

Clients are asked to place hands on table. Instructor goes around checking hands and fingernails. Those clients whose nails and hands are dirty are given a brush and soap and sent to the face bowl to clean them. Then nails are cut and shaped.

Clients are asked to come to class the following day dressed as they would dress for an interview situation. They are not given any instructions on how to prepare themselves.

FRIDAY

Dressing For An Interview

1. Each client is asked what he did to prepare for his interview.
2. Clients discuss each other's appearance.
3. Suggestions are made as to what could have been done to improve each persons appearance. These would include:

   HAIR - Haircut - Style - Process etc.)

   FACE - (Clean shaven - Beard - Make-up - Eyes - etc.)

CLOTHES

Are they clean, wrinkle-free, and lint-free?

- (a) How do they look on the person?
- (b) What would make them look better?
- (c) Shoes (shined - scuff free)

Self evaluation, using evaluation chart.

Second Week

MONDAY

"The past should be used as a passport to the present; we should learn from it and then bury it".

"He who has health has hope, and he who has hope has everything".

(USING PICTURES OF A MODEL ON THE BOARD)

1. Select the ideal model dressed for an interview. What is there about this model that strikes you most?
2. What would you do differently than the model?

   Discuss all models on the board.

TUESDAY

Does appearance count?

Company personnel has been trained to cite personal appearance, neatness of dress and good grooming as guidelines to determining maturity, motivation, compatibility and general employability.

The hiring of people is done by people, and personnel people are influenced by appearance, dress, and grooming.

In some companies interviewers have formed the first impression of a job candidate by looking at his shoes and socks, and then his overall appearance. The feeling is "it is not a question of whether he is dressed in the latest fashion, but how well he makes use of the clothes he wears to the interview".

The job hunter's best approach is to dress for the success you plan to achieve.

These three visual impressions can make or break you:

FOCUS #1

Your head and neckline --- A good haircut.........

Shirt and tie -- neat, clean, and appropriately styled.

FOCUS #2

Sit down --- and attention shifts to your feet.

Wear well polished shoes -- socks plain, conservative, and long enough to reach over calf.

FOCUS #3

Your hands --- You can't hide your hands of course. Nails should be clean and trimmed.

Here's Looking At You

Focus #1 + Focus #2 + Focus #3 = TOTAL LOOK

Wednesday

Follow-up on previous lessons dealing with individual attention on shaving, haircuts, etc.. Compliment those clients who have made improvements in appearance, and hygiene. This acts as a reward to reinforce their newly acquired habits and is a good morale builder. This also serves to motivate others in the class.

*Thursday

1. Evaluation by the teacher and self-evaluation by the clients.
2. Haircuts given by a staff member who is a licensed barber.

During the second week of the cycle, there are noticeable changes in the appearance of some of the clients. At no time is this overlooked. Clients are complimented, whether it's a tie that has been added or shoes that are shined or, perhaps, a different hair style. This reward is a good morale builder for these clients, in addition to motivating other clients.

As the end of the cycle approaches, a member of the staff, who is a licensed barber, spends a day in the workshop cutting hair and assisting in preparing clients for the pending employment interview.

*Friday

Final review of materials presented.

*A film on veneral disease and a discussion is optional.

DAILY LESSON PLANS

A

WORKSHOP IN

MONEY MANAGEMENT

Prepared by: Glanver A. Brooks
Instructor

INTRODUCTION

FIRST WEEK

MONDAY	Introduction Self and Subject
TUESDAY	$5.00 Budget
WEDNESDAY	Wage Accounting
THURSDAY	$17.50 Budget
FRIDAY	Banking

SECOND WEEK

MONDAY	Family Budget
TUESDAY	Credit
WEDNESDAY	Movies
THURSDAY	$22.50 Budget
FRIDAY	Review

FIRST WEEK

MONDAY

I SELF INTRODUCTION

A. Instructor's Name

B. Instructor's role--Attempt to project the job of an instructor in Money Management by creating an imaginary situation or demonstration of an instructor's inability to perform the duties expected of him.

Example:

With the class in session twenty minutes of the scheduled hour, five clients are asleep, five are reading magazines, five clients are playing cards, and five others are privately discussing subjects unrelated to money management.

The door of the classroom opens, and the instructor's supervisor walks in. The supervisor observes the instructor's apparent inability to perform the duties expected of him.

To inject some humor in this demonstration, quote the supervisor as saying, "This is supposed to be a class concerned with the teaching and learning of money management, not a rest home for those sleeping or a library for those reading magazines, or a gambling casino! This is not a period for social chit chats". The instructor is releaved of his duties.

This demonstration, by illustrating an example of poor management as well as the possible consequences, leads the class into a study of personal management, in general, and money management , in particular.

II SUBJECT INTRODUCTION

A. Money Management

The following are five concepts addressed by the clients and the instructor:

1. Money management: The process of setting up, following, evaluating and when necessary, revising a plan for the use of income.
2. Money income: For most people, money is earned by working.
3. Consumer credit: The use of future income to satisfy present needs and wants.
4. Savings and banking: Methods of setting aside current income for future use.
5. Budget: A plan for the distributing of one's income.

TUESDAY AND THURSDAY

PERSONAL BUDGETS ($5.00--$17.50--$22.50)

What is a budget:

A budget is a statement by a person, a corporation, or the government that represents the best division of income among one's expenses.

The budgets covered in this outline are designed to develop a sense of responsibility in the client toward the allowance he receives while attending the two-week orientation.

Where do you get the money you spend?

MDTA allowances are issued to clients at the rate of $5.00 on the second day, $17.50 on the fifth day and $22.50 on the tenth day of orientation.

The allowance is paid to the client for specific reasons. The reasons become goals in a discussion of how to budget the various sums. Looking ahead to the amount of money that is to be received, the client will entertain thoughts of unexpected needs. A reiteration of the word "allowance" may become necessary. The client should be informed that this is money that will not only be spend on him but by him, necessitating some careful planning (budgeting).

I OBJECTIVES

A. Where your money goes.
B. Record of expenses for two weeks.
C. Expenses after job referral.
D. How is the allowance to be used.
E. What are fixed and flexible expenses.
F. Controlled spending.
G. Balance expenses with amount on hand.
H. Making a budget work.
I. Experiment with choice.

II ORIGANIZING EXPERIENCES.

A. There are many situations beyond using a budget which gives the client rich and profitable experiences with money. Everything from handling coins for transportation to choosing the right foods for lunch can help the client grow in wisdom and independence.

Experiences in using a budget should not be forced. The occasions during which clients and the instructor plan a budget should be pleasant ones if the client is to find it interesting and worth repeating.

The client's comments should be encouraged, and the learning experience developed around the input he provides.

B. The first step in planning your budget is to make a list of your goals and let these goals guide you. Enlist the efforts of the entire group in developing the goals for a $5.00 budget. Remind the clients that expenses are for necessary purchases to be made until they receive a $17.50 allowance on the fifth day of training.

Example:

Transportation	$ 1.80
Food (lunch only)	1.15
Cigarettes	.70
Grooming & hygiene	1.10
Cash check	.25
	$ 5.00

Transportation Transportation money provides for a client's carfare and a transfer for 6 trips Tuesday afternoon thru Friday morning at 30¢ per trip, ($2.40 for the first week of orientation and $3.00 for the second week). The only savings realized here when the client can travel to and from the orientation center without purchasing a transfer. This reduces the cost per trip to 25¢.

Food (lunch only) The need to bring a lunch of carefully chosen food becomes evident when considering the prices of meals in local restaurant.

Bread	$ .23
Luncheon meat	.50
Lettuce	.20
Sandwich spread	.23
	$ 1.16

(The cost of cashing the check can be avoided by using the check to purchase foodstuffs from a neighborhood store.)

Grooming and Hygiene (Client may have these items)

Soap	$ .15
Deodorant	.35
Toothpaste	.32
Hair preparation	.25
	$ 1.07

Cigarettes 35¢ per pack. The need to shop carefully becomes evident when some clients suggest places where cigarettes may be purchased for 30¢.

IN REALIZING THE FINAL COST OF THESE "NECESSARY" ITEMS, THE BUDGETS SHOULD EXCEED THE $5.00 AVAILABLE TO THE CLIENT TO PROVIDE THE INSTRUCTOR THE OPPORTUNITY TO POINT OUT THE NEED TO SKIMP ON CERTAIN ITEMS, OR TO ELIMINATE ITEMS THAT MAY BE LESS ESSENTIAL THAN OTHERS. USING THE TRAINING ALLOWANCE IN THE BEST WAY POSSIBLE GIVES EVERYONE A SENSE OF SECURITY AND CONFIDENCE.

III EVALUATING OBJECTIVES

Clients enjoy comparing values and discussing various buying habits with their friends in class. The finest education in the use of money occurs when clients share financial problems and relate careful budgeting to the solution of such problems.

When a client expresses not only knowledge of budget construction but appears happy and satisfied with what he can accomplish through budgeting, the initial phase of learning to efficiently manage one's finances is completed.

$17.50 BUDGET

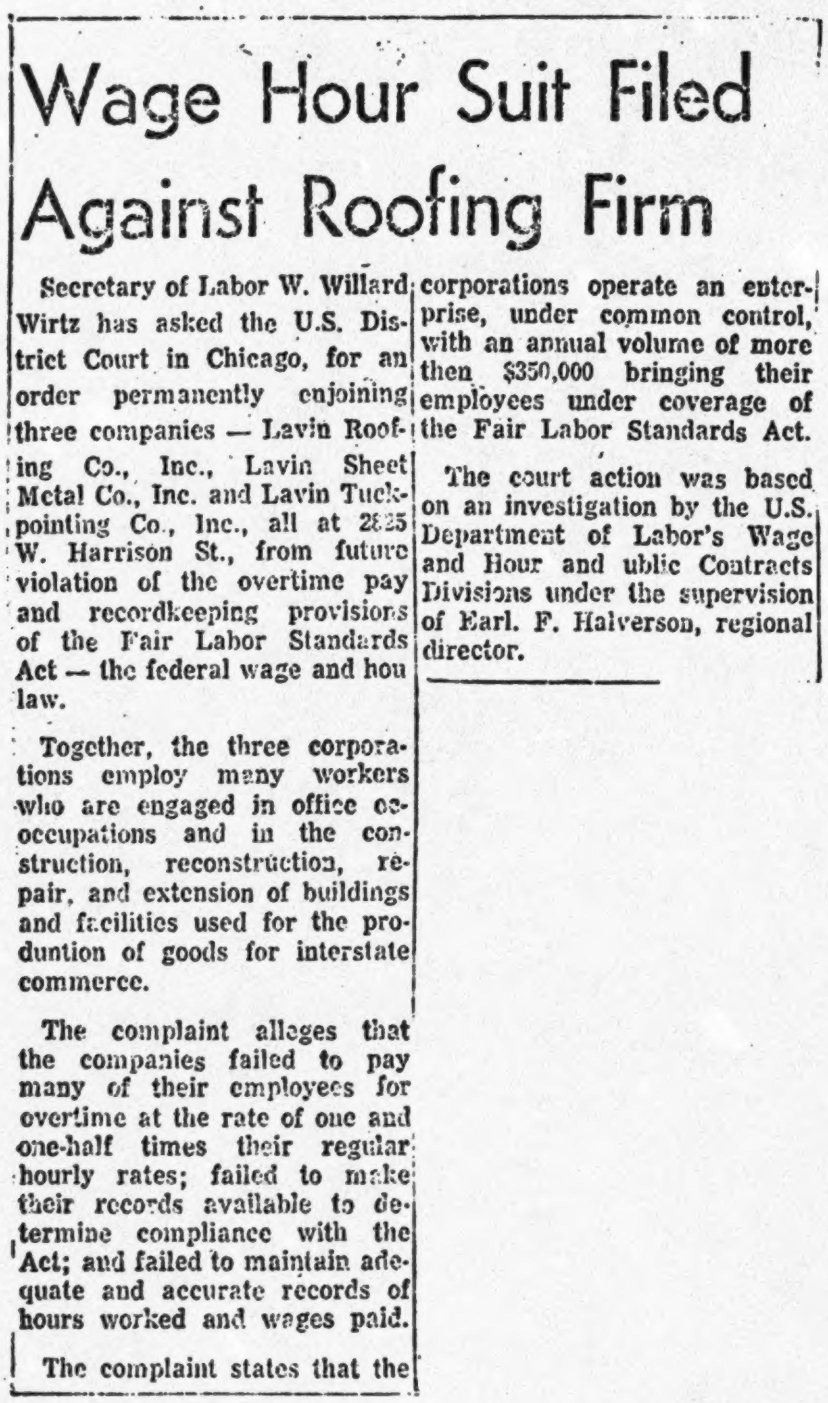
Cash check	$ .25
Transportation	3.00--.30 per trip
* Lunch	6.05
Cigarettes	1.50
Grooming and hygiene	3.00
Newspaper	.50--.10 each
Cleaning	2.75--2 pants or skirts @ .75 per pair 5 shirts or blouses @ .25 each
	$ 17.05

Coffee and rolls	$ 1.50
Bread	.50--.25 per loaf
Meat	1.50
Lettuce	.40--.20 per head
Sandwich spread	.30
Cheese	.50
Cake	.60--.12 per cake
Pop or milk	.75--.15 per can or carton
	* $ 6.05

$22.50 BUDGET

Transportation	$ 3.00--@ .30 per trip
Lunch	6.05--includes coffee and rolls in a.m.
Grooming and hygiene	4.00
Cleaning	2.75--2 pants or skirts @ .75 per item 5 shirts or blouses @ .25 per item
Smoking material	2.75--carton cigarettes
Newspaper	.50--.10 per copy
Break-time-snack	1.50--.30 per day
Emergency money	1.95
	$ 22.50

WEDNESDAY



Wage Hour Suit Filed Against Roofing Firm

Secretary of Labor W. Willard Wirtz has asked the U.S. District Court in Chicago, for an order permanently enjoining three companies — Lavin Roofing Co., Inc., Lavin Sheet Metal Co., Inc. and Lavin Tuckpointing Co., Inc., all at 2825 W. Harrison St., from future violation of the overtime pay and recordkeeping provisions of the Fair Labor Standards Act — the federal wage and hou law.

Together, the three corporations employ many workers who are engaged in office oc-occupations and in the construction, reconstruction, repair, and extension of buildings and facilities used for the produntion of goods for interstate commerce.

The complaint alleges that the companies failed to pay many of their employees for overtime at the rate of one and one-half times their regular hourly rates; failed to make their records available to determine compliance with the Act; and failed to maintain adequate and accurate records of hours worked and wages paid.

The complaint states that the corporations operate an enterprise, under common control, with an annual volume of more then $350,000 bringing their employees under coverage of the Fair Labor Standards Act.

The court action was based on an investigation by the U.S. Department of Labor's Wage and Hour and ublic Contracts Divisions under the supervision of Earl. F. Halverson, regional director.

The above newspaper article was taken from the Chicago Daily Defender to aid in the developmet of the clients' awareness of industry's failure to pay wages for hours worked by mistake or otherwise.

I OBJECTIVES

A. Introduction

A copy of the newspaper clipping given to each client concerning the wage hour suit filed against roofing firm should enlist the interest of the entire group after the instructor reads it aloud and explains the connection of the news article with the term "wage accounting".

B. Procedure

The complaint in the suit alleges that the companies failed to pay many of their employees for overtime at the rate of one and one half times their regular hourly rates. An explanation of such rates should very clearly be explained to clients for the purpose of reference in the computation of any wages received in future employment. An imaginary working situation should be introduced to further enlist their efforts in the accounting of wages earned.

Role play--The entire group will assume the imaginary name of Johnson Doe and the role of hourly paid employees in the Joe Doe Manufacturing Company. All are involved in the production of men's and women's clothing at the rate of $2.15 per hour. All overtime will be paid at the rate of one and one half times their regular hourly rates over 40 regular hours worked.

The instructor's role is that of paymaster for the same company. Give detailed resume verbally of a paymaster's job and the qualifications necessary to obtain such a job. To provoke interest of clients further, portray the paymaster's role as that of a snob or one not particularly interested in associating with the hourly-wage employees because he thinks of himself as a "high class" citizen.

C. Visual Aid Training

Attached is a copy of a non-negotiable paycheck and check stub payable to Johnson Doe. The instructor now playing the role of paymaster will give to each client a copy of the same paycheck. Using the chalkboard, write the following terms suggested in the copy of the check and stub:

1. $2.15 Hourly wage or straight time.
2. 49 1/2 hours worked this week.
3. 40 hours worked, pays straight time.
4. Over 40 hours worked pays time and a half of hourly rate.
5. $110.00 Gross salary paid to employee.
6. $13.00 Income tax withheld from salary.
7. $3.00 Social security withheld from salary.
8. $94.00 Net salary.

D. Instructor's Role

Accuracy in accounting of the gross salary is to be presented to the group for acceptance or rejection. Reminding them that a facility for cashing checks will not assist them in the accounting of their wages.

E. Group role

One or two members of the group will either have pencils or ask for them. Others will appear uninterested. To elicit interest, suggest to the entire group that a mistake can be made in the checks they receive as a training allowance.

Instructor's role

Allowing approximately fifteen minutes for most wrong answers, and possible right answers, interest should now be at an all time high. Now, realizing an error in the accounting of gross and net salary, enlist the efforts of the entire group in the correct accounting of the gross income in the following manner:

\$ 2.15 = hourly rate
x40 = hours worked straight time
\$86.00 = gross income for 40 hours straight time

\$ 2.15 = hourly rate
x9 = only a portion of overtime
\$19.35 = straight time for 9 hours

\$19.35 ÷ 2 = \$9.67 1/2 = half time of hourly wage

\$19.35
+9.67 1/2
\$29.02 1/2 = time and a half for 9 hours

\$2.15 ÷ 2 = \$1.07 1/2 = straight time for 1/2 hour
\$1.07 ÷ 2 = \$ .53 3/4 = half time for 1/2 hour

\$1.07 1/2
+.53 3/4
\$1.61 1/4 = time and a half for a half hour

\$29.02 1/2
+1.61 1/4
\$30.63 3/4 = time and a half for 9 1/2 hours

\$30.64 = time and a half for 9 1/2 hour (Because of the law of Math)

\$ 86.00 = straight time for 40 hours worked
+30.64 =time and a half for 9 1/2 hours overtime
\$116.64 = gross salary

Stress rules of mathematics used in accounting of gross income. Understanding fractions is helpful and should be practiced by the clients.

II ORGANIZING EXPERIENCES

A. Question, now, the authenticity of the income tax and social security withheld from the gross income. Stress the importance to the group of the need for correct deductions to avoid problems that may occur. After revealing that the taxes are not incorrect according to the corrected gross salary, refer to the Employers' Tax Guide procured by the instructor through the Distric Director's Office of Internal Revenue Service. Two pages of the tax guide in copied form are to be issued to each client and the usage of each explained. (Copies of these tow pages are attached.)

B. Questions and Answers

Questions and answers are now asked of clients regarding today's experience. Clients are asked if they have had similar experiences The Tax Guide may be given to the client for use in checking withholding.

III EVALUATION OF OBJECTIVES

A. Progress is evaluated not only terms of knowledge and skills, but also in terms of the development of attitudes, interests, understanding and critical thinking.

B. There are many techniques that can be used to evaluate the progress of learners in studying wage accounting.

C. Clients should demonstrate ability to develop practical solutions to realistic problems. Their approach to problems reveals their ability to cope with financial matters of a like nature.

WAGE ACCOUNTING

XXXXX

JOB OF ALL JOBS

FEBRUARY 2, 1962

PAY Ninety four and 00/100--------------------Dollars $94.00-----

TO THE ORDER OF JOHNSON DOE

Joe Doe

3-04

EMPLOYEES RECORD OF EARNINGS AND DEDUCTIONS

HOURS		YOU HAVE EARNED THIS AMOUNT		TAXES WITHHELD	
REG.	O.T.	REG.	O.T.	FEDERAL	F.I.C.A.
40	9½	75.00 RATE-2.15	25.00 RATE-1½ OF REG.	13.00	3.00

NAME	GROSS	NET PAY
JOHNSON DOE	110.00	$94.00

INSURANCE			PAY PERIOD ENDING
HOSP.	GP. LFE.	BUR.	
...	...	...	2-2-62

WEEKLY — SINGLE
PAYROLL PERIOD PERSONS

And the wages are—		And the number of withholding exemptions claimed is—										
At least	But less than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of income tax to be withheld shall be--										
$58	$59	$8.80	$6.50	$4.20	$2.00	$0.10	$0	$0	$0	$0	$0	$0
59	60	9.00	6.70	4.40	2.20	.30	0	0	0	0	0	0
60	62	9.20	6.90	4.70	2.40	.50	0	0	0	0	0	0
62	64	9.60	7.30	5.00	2.70	.70	0	0	0	0	0	0
64	66	9.90	7.60	5.30	3.10	1.00	0	0	0	0	0	0
66	68	10.30	8.00	5.70	3.40	1.30	0	0	0	0	0	0
68	70	10.60	8.30	6.00	3.70	1.60	0	0	0	0	0	0
70	72	10.90	8.60	6.40	4.10	1.90	0	0	0	0	0	0
72	74	11.30	9.00	6.70	4.40	2.20	.30	0	0	0	0	0
74	76	11.60	9.30	7.00	4.80	2.50	.50	0	0	0	0	0
76	78	12.00	9.70	7.40	5.10	2.80	.80	0	0	0	0	0
78	80	12.30	10.00	7.70	5.40	3.10	1.10	0	0	0	0	0
80	82	12.60	10.30	8.10	5.80	3.50	1.40	0	0	0	0	0
82	84	13.00	10.70	8.40	6.10	3.80	1.70	0	0	0	0	0
84	86	13.30	11.00	8.70	6.50	4.20	2.00	.10	0	0	0	0
86	88	13.70	11.40	9.10	6.80	4.50	2.30	.30	0	0	0	0
88	90	14.10	11.70	9.40	7.10	4.80	2.60	.60	0	0	0	0
90	92	14.50	12.00	9.80	7.50	5.20	2.90	.90	0	0	0	0
92	94	14.90	12.40	10.10	7.80	5.50	3.20	1.20	0	0	0	0
94	96	15.30	12.70	10.40	8.20	5.90	3.60	1.50	0	0	0	0
96	98	15.70	13.10	10.80	8.50	6.20	3.90	1.80	0	0	0	0
98	100	16.10	13.40	11.10	8.80	6.50	4.30	2.10	.10	0	0	0
100	105	16.80	14.10	11.70	9.40	7.10	4.80	2.60	.60	0	0	0
105	110	17.80	15.10	12.60	10.30	8.00	5.70	3.40	1.30	0	0	0
110	115	18.80	16.10	13.40	11.10	8.80	6.50	4.30	2.10	.10	0	0
115	120	19.80	17.10	14.40	12.00	9.70	7.40	5.10	2.80	.80	0	0
120	125	20.80	18.10	15.40	12.80	10.50	8.20	6.00	3.70	1.50	0	0
125	130	21.80	19.10	16.40	13.80	11.40	9.10	6.80	4.50	2.30	.40	0
130	135	22.80	20.10	17.40	14.80	12.20	9.90	7.70	5.40	3.10	1.10	0
135	140	23.80	21.10	18.40	15.80	13.10	10.80	8.50	6.20	3.90	1.80	0
140	145	24.80	22.10	19.40	16.80	14.10	11.60	9.40	7.10	4.80	2.50	.60
145	150	25.80	23.10	20.40	17.80	15.10	12.50	10.20	7.90	5.60	3.30	1.30
150	160	27.30	24.60	21.90	19.30	16.60	13.90	11.50	9.20	6.90	4.60	2.40
160	170	29.30	26.60	23.90	21.30	18.60	15.90	13.20	10.90	8.60	6.30	4.00
170	180	31.60	28.60	25.90	23.30	20.60	17.90	15.20	12.60	10.30	8.00	5.70
180	190	34.10	30.80	27.90	25.30	22.60	19.90	17.20	14.50	12.00	9.70	7.40
190	200	36.60	33.30	29.90	27.30	24.60	21.90	19.20	16.50	13.80	11.40	9.10
200	210	39.10	35.80	32.40	29.30	26.60	23.90	21.20	18.50	15.80	13.10	10.80
210	220	41.80	38.30	34.90	31.50	28.60	25.90	23.20	20.50	17.80	15.10	12.50
220	230	44.80	40.80	37.40	34.00	30.70	27.90	25.20	22.50	19.80	17.10	14.40
230	240	47.80	43.80	39.90	36.50	33.20	29.90	27.20	24.50	21.80	19.10	16.40
240	250	50.80	46.80	42.70	39.00	35.70	32.30	29.20	26.50	23.80	21.10	18.40
250	260	53.80	49.80	45.70	41.70	38.20	34.80	31.40	28.50	25.80	23.10	20.40
260	270	56.80	52.80	48.70	44.70	40.70	37.30	33.90	30.60	27.80	25.10	22.40
270	280	59.80	55.80	51.70	47.70	43.60	39.80	36.40	33.10	29.80	27.10	24.40
280	290	62.80	58.80	54.70	50.70	46.60	42.60	38.90	35.60	32.20	29.10	26.40
290	300	65.80	61.80	57.70	53.70	49.60	45.60	41.60	38.10	34.70	31.30	28.40
300	310	68.80	64.80	60.70	56.70	52.60	48.60	44.60	40.60	37.20	33.80	30.50
310	320	71.80	67.80	63.70	59.70	55.60	51.60	47.60	43.50	39.70	36.30	33.00
320	330	74.80	70.80	66.70	62.70	58.60	54.60	50.60	46.50	42.50	38.80	35.50
330	340	77.80	73.80	69.70	65.70	61.60	57.60	53.60	49.50	45.50	41.40	38.00
340	350	80.80	76.80	72.70	68.70	64.60	60.60	56.60	52.50	48.50	44.40	40.50
350	360	83.80	79.80	75.70	71.70	67.60	63.60	59.60	55.50	51.50	47.40	43.40
		30 percent of the excess over $360 plus—										
$360 and over		85.30	81.30	77.20	73.20	69.10	65.10	61.10	57.00	53.00	48.90	44.90

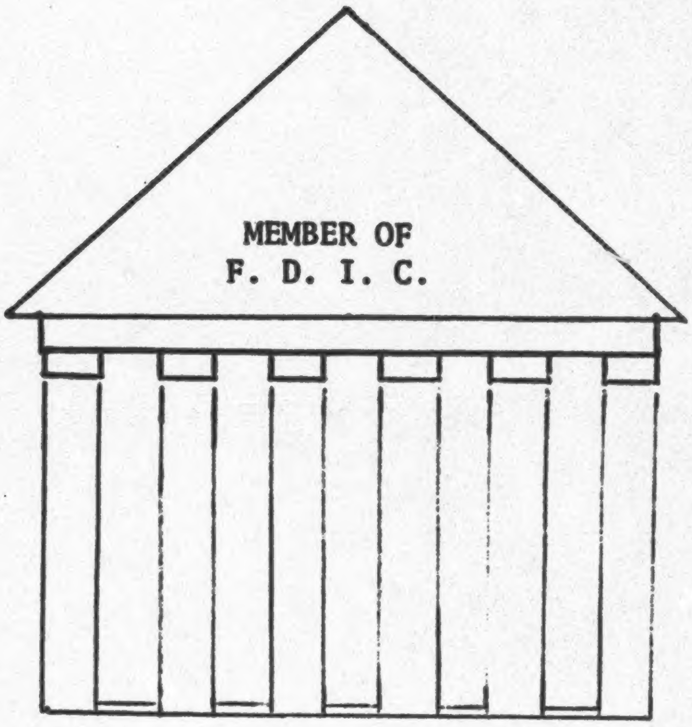
SOCIAL SECURITY EMPLOYEE TAX TABLE—Continued

4.4 percent employee tax deductions (3.9% for old age, survivors, and disability insurance plus 0.5% for hospital insurance benefits)

Wages		Tax to be withheld	Wages		Tax to be withheld	Wages		Tax to be withheld	Wages		Tax to be withheld
At least	But less than		At least	But less than		At least	But less than		At least	But less than	
$58.98	$59.21	$2.60	$73.75	$73.98	$3.25	$88.53	$88.75	$3.90	$103.30	$103.53	$4.55
59.21	59.44	2.61	73.98	74.21	3.26	88.75	88.98	3.91	103.53	103.75	4.56
59.44	59.66	2.62	74.21	74.44	3.27	88.98	89.21	3.92	103.75	103.98	4.57
59.66	59.89	2.63	74.44	74.66	3.28	89.21	89.44	3.93	103.98	104.21	4.58
59.89	60.12	2.64	74.66	74.89	3.29	89.44	89.66	3.94	104.21	104.44	4.59
60.12	60.35	2.65	74.89	75.12	3.30	89.66	89.89	3.95	104.44	104.66	4.60
60.35	60.57	2.66	75.12	75.35	3.31	89.89	90.12	3.96	104.66	104.89	4.61
60.57	60.80	2.67	75.35	75.57	3.32	90.12	90.35	3.97	104.89	105.12	4.62
60.80	61.03	2.68	75.57	75.80	3.33	90.35	90.57	3.98	105.12	105.35	4.63
61.03	61.25	2.69	75.80	76.03	3.34	90.57	90.80	3.99	105.35	105.57	4.64
61.25	61.48	2.70	76.03	76.25	3.35	90.80	91.03	4.00	105.57	105.80	4.65
61.48	61.71	2.71	76.25	76.48	3.36	91.03	91.25	4.01	105.80	106.03	4.66
61.71	61.94	2.72	76.48	76.71	3.37	91.25	91.48	4.02	106.03	106.25	4.67
61.94	62.16	2.73	76.71	76.94	3.38	91.48	91.71	4.03	106.25	106.48	4.68
62.16	62.39	2.74	76.94	77.16	3.39	91.71	91.94	4.04	106.48	106.71	4.69
62.39	62.62	2.75	77.16	77.39	3.40	91.94	92.16	4.05	106.71	106.94	4.70
62.62	62.85	2.76	77.39	77.62	3.41	92.16	92.39	4.06	106.94	107.16	4.71
62.85	63.07	2.77	77.62	77.85	3.42	92.39	92.62	4.07	107.16	107.39	4.72
63.07	63.30	2.78	77.85	78.07	3.43	92.62	92.85	4.08	107.39	107.62	4.73
63.30	63.53	2.79	78.07	78.30	3.44	92.85	93.07	4.09	107.62	107.85	4.74
63.53	63.75	2.80	78.30	78.53	3.45	93.07	93.30	4.10	107.85	108.07	4.75
63.75	63.98	2.81	78.53	78.75	3.46	93.30	93.53	4.11	108.07	108.30	4.76
63.98	64.21	2.82	78.75	78.98	3.47	93.53	93.75	4.12	108.30	108.53	4.77
64.21	64.44	2.83	78.98	79.21	3.48	93.75	93.98	4.13	108.53	108.75	4.78
64.44	64.66	2.84	79.21	79.44	3.49	93.98	94.21	4.14	108.75	108.98	4.79
64.66	64.89	2.85	79.44	79.66	3.50	94.21	94.44	4.15	108.98	109.21	4.80
64.89	65.12	2.86	79.66	79.89	3.51	94.44	94.66	4.16	109.21	109.44	4.81
65.12	65.35	2.87	79.89	80.12	3.52	94.66	94.89	4.17	109.44	109.66	4.82
65.35	65.57	2.88	80.12	80.35	3.53	94.89	95.12	4.18	109.66	109.89	4.83
65.57	65.80	2.89	80.35	80.57	3.54	95.12	95.35	4.19	109.89	110.12	4.84
65.80	66.03	2.90	80.57	80.80	3.55	95.35	95.57	4.20	110.12	110.35	4.85
66.03	66.25	2.91	80.80	81.03	3.56	95.57	95.80	4.21	110.35	110.57	4.86
66.25	66.48	2.92	81.03	81.25	3.57	95.80	96.03	4.22	110.57	110.80	4.87
66.48	66.71	2.93	81.25	81.48	3.58	96.03	96.25	4.23	110.80	111.03	4.88
66.71	66.94	2.94	81.48	81.71	3.59	96.25	96.48	4.24	111.03	111.25	4.89
66.94	67.16	2.95	81.71	81.94	3.60	96.48	96.71	4.25	111.25	111.48	4.90
67.16	67.39	2.96	81.94	82.16	3.61	96.71	96.94	4.26	111.48	111.71	4.91
67.39	67.62	2.97	82.16	82.39	3.62	96.94	97.16	4.27	111.71	111.94	4.92
67.62	67.85	2.98	82.39	82.62	3.63	97.16	97.39	4.28	111.94	112.16	4.93
67.85	68.07	2.99	82.62	82.85	3.64	97.39	97.62	4.29	112.16	112.39	4.94
68.07	68.30	3.00	82.85	83.07	3.65	97.62	97.85	4.30	112.39	112.62	4.95
68.30	68.53	3.01	83.07	83.30	3.66	97.85	98.07	4.31	112.62	112.85	4.96
68.53	68.75	3.02	83.30	83.53	3.67	98.07	98.30	4.32	112.85	113.07	4.97
68.75	68.98	3.03	83.53	83.75	3.68	98.30	98.53	4.33	113.07	113.30	4.98
68.98	69.21	3.04	83.75	83.98	3.69	98.53	98.75	4.34	113.30	113.53	4.99
69.21	69.44	3.05	83.98	84.21	3.70	98.75	98.98	4.35	113.53	113.75	5.00
69.44	69.66	3.06	84.21	84.44	3.71	98.98	99.21	4.36	113.75	113.98	5.01
69.66	69.89	3.07	84.44	84.66	3.72	99.21	99.44	4.37	113.98	114.21	5.02
69.89	70.12	3.08	84.66	84.89	3.73	99.44	99.66	4.38	114.21	114.44	5.03
70.12	70.35	3.09	84.89	85.12	3.74	99.66	99.89	4.39	114.44	114.66	5.04
70.35	70.57	3.10	85.12	85.35	3.75	99.89	100.12	4.40	114.66	114.89	5.05
70.57	70.80	3.11	85.35	85.57	3.76	100.12	100.35	4.41	114.89	115.12	5.06
70.80	71.03	3.12	85.57	85.80	3.77	100.35	100.57	4.42	115.12	115.35	5.07
71.03	71.25	3.13	85.80	86.03	3.78	100.57	100.80	4.43	115.35	115.57	5.08
71.25	71.48	3.14	86.03	86.25	3.79	100.80	101.03	4.44	115.57	115.80	5.09
71.48	71.71	3.15	86.25	86.48	3.80	101.03	101.25	4.45	115.80	116.03	5.10
71.71	71.94	3.16	86.48	86.71	3.81	101.25	101.48	4.46	116.03	116.25	5.11
71.94	72.16	3.17	86.71	86.94	3.82	101.48	101.71	4.47	116.25	116.48	5.12
72.16	72.39	3.18	86.94	87.16	3.83	101.71	101.94	4.48	116.48	116.71	5.13
72.39	72.62	3.19	87.16	87.39	3.84	101.94	102.16	4.49	116.71	116.94	5.14
72.62	72.85	3.20	87.39	87.62	3.85	102.16	102.39	4.50	116.94	117.16	5.15
72.85	73.07	3.21	87.62	87.85	3.86	102.39	102.62	4.51	117.16	117.39	5.16
73.07	73.30	3.22	87.85	88.07	3.87	102.62	102.85	4.52	117.39	117.62	5.17
73.30	73.53	3.23	88.07	88.30	3.88	102.85	103.07	4.53	117.62	117.85	5.18
73.53	73.75	3.24	88.30	88.53	3.89	103.07	103.30	4.54	117.85	118.07	5.19

FRIDAY

BANKING



Hard core youth have different savings objectives than those of the middle class. Generally, they do not have the same financial responsibilities or concern for the future.

I OBJECTIVES

A. Introduction of U.O.U. (You-Owe-You) savings plan.

B. To learns to save money.

C. To try to create interest in community banking activities.

D. To start savings accounts in neighborhood banks with aminimum of $1.00 to $5.00. Keep savings in a safe place where impulsive buying will deplete your funds.

E. To have a portion of money for future goals.

F. To plan ahead for large expense.

G. To invest money in your self to increase your value as a person.

H. To anticipate future money problems.

I. To question all objectives in life for which money is necessary.

II PROCEDURE

A. There are many different ways of saving money. The client's choice should be based on what he wishes to achieve with his savings. Clients should be asked how they have used their money in the past.

B. A bank is a financial institution which recieves deposits of money from customers and serves other functions according to its charter. Checking and savings accounts offer two convenient ways in which money can be held safely for both current and future use. The experiences of individual clients that have had bank accounts may be discussed.

C. Suggestions by clients as well as questions from them concerning banking are noted on the chalkboard and are considered as topic for discussions. Only answers involving common sense are accepted. Some questions the knowledge of professional bankers. The instructor should make available all possible banking reference material easily obtained from local banks.

D. How will learning occur?

1. Field trips to local banks to obrain professional answers that clients have prepared and answers that can't be proven in the classroom.
2. Representatives of banks are asked to come to JOBS NOW Project to lecture to clients concerning banking.
3. Interviews of bankers discussing questions asked by clients with the instructor are taped and used in the owrkshop.

E. Representatives of the Seaway National Bank of Chicago visited JOBS NOW Project to lecture on the various forms of banking: savings accounts, checking accounts, and other bank services available to the public. On the following pages are some of the questions prepared by the clients. The answers to these questions were recorded on tape for use with future clients. Clients willing to start a bank account at Seaway Bank may do so with an initial deposit of $1.00.

EVALUATION OF OBJECTIVES

A. Points to consider in an evaluation of subject matter.

   1. Saving accounts
   2. Checking accounts
   3. Savings and Loan associations
   4. Choosing a bank
   5. Name and location of bank in community
   6. Insurance of savings accounts
   7. Government Saving Bonds
   8. Credit unions

B. The clients' acceptance or rejection of the above listed topics determines what outside resources can strengthen the teaching of Money Management.

C. Criteria for the selection of outside resources

   1. Can it be adapted to the needs, interests, age level, economic level and locality of the client.
   2. Is the information presented accurately, honestly, and without exaggeration or omission of important facts?
   3. Is it readily available, easy to use, and priced according to it value?
   4. Is it well-designed and illustrated?
   5. Is it timely, current, up-to-date, offering some application for the future as well as the present?
   6. Will it make the study of Money Management more realistic and interesting?

7. It is based on research and consultation with known authorities in business, education, and government?
8. Will it help clients to think, understand, and evaluate?
9. Will it introduce clients to sources of information which can be taped in the future?
10. Can it be used to increase the client's overall understanding of our economic system and his place in it?

BANKING

1. Can money be drawn out of a checking account without writing a check?
2. How would I know if I am investing in the right bank?
3. If bank is robbed, can customer withdraw money the same hour?
4. If unable to repay a loan, what will happen?
5. Why do customers have to have another minimum amount to reopen an account?
6. Why won't bank accept burned money 30 days after fire?
7. What is the penalty if you are caught mutilating money
8. Why does a minor need a co-signer to open an account?
9. $75.15 in an account. $75.00 is withdrawn. What happens to the balance of 15¢?
10. What are the bank regulations concerning foreign money?
11. Can customer authorize bank to make investments?
12. Why are old coins worth so much to a bank?
13. Can a war veteran get a new start from a bank?
14. Can a bank employee make loans?
15. How can a teller identify a counterfeit bill?
16. Why is a president's picture on money?
17. How much interest does money in a saving account earn?
18. On what amount does interest start?
19. Can $5.00 accounts be open a Seaway?
20. Are all accounts insured? $5.00 or $10,000,000,000.
21. Age requirements for loans and what amounts?
22. What are the requirements in general for obtaining loans?
23. What are the interest rates on loans?
24. Will a police record prevent loan?
25. Why are interest rates higher in one bank and lower at another?

SECOND WEEK

MONDAY

FAMILY BUDGET

Most families need a budget to facilitate the management of their income. Keeping a budget is not simply a restricting, dreary game for penny pinchers. A budget is a realistic plan for determining what to do with a family's available dollars. The basic purpose of most budgets is to keep the family's spending within the limits of its income.

I OBJECTIVES

A. To allow a client, through his own experience teamed with the experience of others, to develop the ability to care for himself and his family by means of a budget.

B. Present realistic financial problems and suggest ways a family might solve them.

C. Study and discuss budgeting for families with a small income such as that received by most young people.

D. Use role playing to dramatize a newly married couple and very young child planning the use of income.

E. Design a bulletin board to show how budgets are affected by seasonal variations in clothing, food, household furnishings, etc.

F. Work up a list of expenses likely to appear in a family budget and classify them as flexible or fixed. Which would be easiest to adjust?

G. Describe ways to control spending and stay within your budget.

H. How to snarl up a family budget.

I. Prepare a day-by-day list of menus and then a shopping list.

J. Define values and goals

1. Values are the ideals and principles by which we live. They grow out of our experience and learning in our homes, schools and communities. When we are aware of them, ideals and principles can give meanin and purpose to our lives. Personal values are not easily defined. Unless we search them out they may influence our lives in an undesirable manner. By defining our individual and family values we are more easily able to control our behavior and direct our spending to satisfy our needs and achieve our wants.

2. Goals are the aims and objectives that grow out of the values we hold. When we define personal values, our goals begin to take form and we can intelligently use our resources of money, time, energy and ability to attain them. As consumers, interested in getting satisfaction for dollars spent, we need to set up goals as a basis for spending.

II INTRODUCTION

A. Group Participation

1. The instructor describes a situation in which a young couple plans the use of a $75.00 weekly income earned by the husband for the purpose of supporting a wife (18-20 years old), a child (3-6 months old) and himself (18-20 years old).

2. A budget must be geared to the needs of a family. Considering that a young newly married couple must spend money wisely, each member of the group must portray the part of a wise person. Participation by the group in this manner should eliminate verbal expressions that are least important in the discussion.

3. On the chalk board, list the various expenses encountered by the mar-

ried couple, such as rent, food, clothes, furniture, utilities (gas, lights and telephone), household expenses (insurance medical expense,etc.), grooming and hygiene (for body only), transportation (for husband only), entertainment, (movies, beach, park etc.). The cost of the various items listed is purposely omitted first and discussed after listing necessary expenses.

4. A key fact needed for such decisions such as the price to pay for rent and other items are,"Never let the cost of a month's rent exceed the amount of one week's salary". The prices listed below are to be used as a guide only:

Rent	$ 15.00 week	2 1/2 rooms
Furniture	5.oo week	Financed for 3 years = $720.00
Food	15.00 week	Plan menus and shopping list
Clothes	5.00 week	Refer to Lytton's flexible charge acct. account
Utilities	4.00 week	Gas bill every 2 months for $8.00 = $1.00 week Light bill every 2 months for $8.00 = $1.00
Transportation	4.00 week	At 60¢ a day for 5 days and $1.00 extra
Grooming and Hygiene	5.00 week	Equals a clean body for $20.00 a month
Household expense	10.00 week	Insurance; wife's transportation and expense
Entertainment	3.00 week	movies , beach, park, guests.

5. Expenses total $66.00 for one week, presenting an opportunity to stress the fact that any portion of the budget that has a price listed too low for normal use, $9.00 is available to make the adjustments necessary.

III EVALUATION

A. Working with a wide variety of clients in the preparation of this special budget, it is agreed that the key to successful family money management is, as indicated earlier, PLANNING!

To plan effectively, you should take advantage of the information available in newspapers, magazine and other consumer publications.

B. Ten ways to determine how to best plan ahead:

1. Decide your family's goals.
2. Estimate your income.
3. Know your spending habits.
4. Estimate budget expenses.
5. How much should you spend.
6. Meal planning.
7. Foods, where and when to buy
8. Determine your needs.
9. Financing and terms
10. Avoid costly mistakes.

C. How "To Snarl Up A Family Budget" has been proven to be very good subject matter for re-cycled clients.

(A copy follows this page.)

HOW TO SNARL UP A FAMILY BUDGET

Just Follow These Nine Simple Rules

Did you make that annual New Year's resolution again - the one about keeping a family budget this year for sure?

Well, good luck with it. If you're one of those who really want to budget, and one of those who really are helped by a budget, you'll probably see it through and be glad you did. Successful budget-keeping is compounded from equal parts of imagination, experience and perseverance.

But just in case you decide the whole idea was an unhappy mistake, here is some advice that may come in handy: how to get out from under an unwanted budget quickly, efficiently and with honor. If your budget bores or bothers, or if you have been badgered into it against your will, perhaps you'd like to try these nine easy steps to practical budget-busting. No budget yet invented can withstand them.

1. Confuse the issue right from the start. Launch your budget without any particular purpose or objectives in mind. If you're stuck with a goal, keep it vague..... like "save more money" or "run things more efficiently". You'll soon be able to forget or shove aside any long-range objectives and let the day-to-day, month-to-month cross pulls get the upper hand.

As soon as you can no longer put your finger on any good, worth-while reason for putting up with your budget, you've got the thing licked. It's just a question of time.

2. Use secondhand tools. Clip a set of percentages out of a magazine, pick up some ready-made forms at the dime store, and go to work. The odds are 10 to 1 that the system won't fit your particular situation, and will break down very quickly..... much more quickly than if you had designed your own system, based on your own spending habits, needs, and wants.

3. Play a lone hand. Budget by proclamation, not negotiation. Don't let anyone else in the family have anything to say about it. You make the decision to budget. You decide how much is to be spent for what. Take all the credit and give away all the blame. Keep all your figures and plans secret.

Once a week, or once a month, go wrestle with your budget in solitude and seclusion. Then issue forth and holler at everybody. Work up a few phrases like "I'm going to get some cooperation around here", or "You seem to think money grows on trees"..... and repeat them at every opportunity, thus diverting attention from any real problems.

4. Give yourself a handicap. Get yourself as complicated and inconvenient a system as you possibly can. Lots of paper work. Lots of detail. Don't let a nickel get out of your hands without an entry on the budget. Insist that every member of the family keep itemized lists of all expenses. Spend as much time as possible on fancy accounts and summaries.

Frustration will soon be rampant, and your budget will be on the way out. You'll get so irritated with it, in fact, that you'll be inclined to junk it even if it's making progress.

- more -

5. Take the big ones as they come. Several times a year, big nonrecurring expenses will come due - taxes, insurance premiums, vacation bills. Well, just let 'em come. Don't try to amortize them, in whole or in part, over the preceding months. Let one pay period absorb the whole jolt. It helps, in fact, if you can manage to forget all about them, so they arrive as a complete surprise.

A couple of these bombshells dropped into the middle of your regular month-to-month expenses will throw the budget into a state of disorganization from which it may never recover.

6. Leap before you look. In allocating budget amounts, planning economies, trimming and adjusting, always jump to conclusions. Decide first and investigate at leisure. Lean heavily on guesswork and wishful thinking.

Thus,if an expense item "looks high", cut it; don't wait to find out whether it really is high or why it's high. If you can't find room to economize, chop any old thing arbitrarily.

A useful little trick in this line is rounding figures down instead of up. If the shelter budget works out to about $132, don't round it up to $140 for safety's sake. Round it down to $130 or $125 for maximum strain and pain.

7. Don't yield an inch when the budget begins to develop chafe spots. Keep it ironclad and inflexible, and it will surely make everyone miserable before long.

Technically, this is called letting your budget system control you, instead of controlling your budget system. A good, grim, poorly planned taskmaster of a budget.... one that spoils everyone's fun and bears no relation to individual circumstances or changing requirements - will provoke rebellion swiftly.

8. Cheat your budget every chance you get. When it starts giving you some back talk what you can and can't afford, don't give in to it. Don't revise it. Outwit it. Soon it will be confused and helpless and ready to fall apart.

Many little devices for petty fudging are readily at hand, practically standard equipment. Like charging a baby sitter to medical expense when recreation funds are overspent. Most useful, however, is some skillful misuse of your charge accounts.

The technique here is to wait until your budgeting discloses, for example, that you can't afford new drapes this month. Instead of waiting till next month, go right out and charge them without taking the debt into account for next month's planning. Next month, you'll find that a good chunk of your funds has already been spent, thanks to that charge, so again you're thwarted. Go charge some more. Soon your budget will be a permanent 30 days in arrears and losing ground rapidly.

This step in budget-wrecking is particularly useful to the antibudget faction in a divided household...... as, for instance, when budgeting is all the husband's idea, or is an unshared enthusiasm of the wife's. Here are a couple of recommended techniques.

- more -

For wives: Wait until your husband has just completed his figuring and planning for the month, and has everything worked out neat and even. Then say: "But dear, what about the Kiddie Shop bill? I'm sure I must have told you about it. Remember I said the children absolutely didn't have any winter clothes at all? So, I charged about $37 worth, or maybe it was $42.50. Of course, the bill won't come till the 15th, so it doesn't really make any difference".

For husbands: If your wife puts you on a cash allowance, spend it immediately and go cash a check for some more. A week or so later, remark casually at the dinner table: When she gets through lecturing about the budget, you reply: Budget? Oh, yes, that budget you were talking about starting. How's it coming along anyway?"

9. Quit at the first opportunity. If at first you don't succeed, never try again. Budgets seldom click first crack out of the box, but if you start revising, or going in for talk about fresh starts and patience, or checking back to find the difficulties - well, the thing may hang on for years.

Steps one through eight......all of them may be necessary, but a selected few generally suffice.....will have any budget hanging on the ropes. It's the moment you've been waiting for. Toss in the towel at once.

CREDIT

TUESDAY

CREDIT

Where do you draw that line at which credit turns from a convenience into a potential catastrophe? It's not easy to set hard-and-fast rules that apply to everyone. The day of the economically self sufficient family is past. Today, nearly all of us use some form of consumer credit either for convenvience or necessity.

To use consumer credit wisely:

1. Understand the different forms of credit.
2. Know the costs involved.
3. Find out the services offered.
4. Have confidence in the continuance of your income.

I OBJECTIVES

A. To take advantage of--rather than be "taken by" Sales.

B. Know what you want and need and avoid useless buying.

C. Check the guarantees and services provided for sale merchandise.

D. Construct a bulletin board to portray the advantages and disadvantages of credit.

E. Forms of credit for convenience such as repeated transactions--gas, lights and telephone.

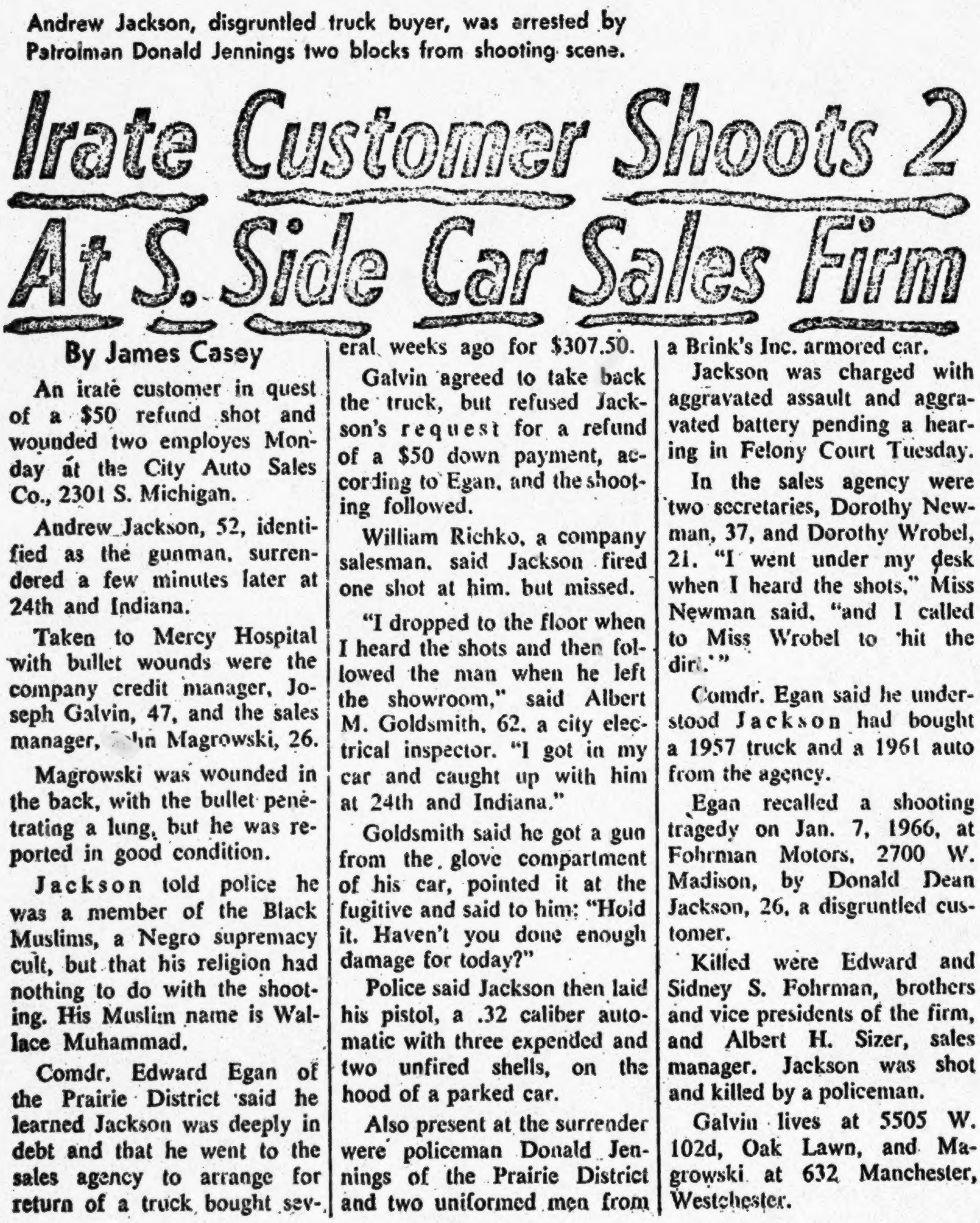
F. Find out how the following factors affect the cost of credit.

   1. Length of repayment period.
   2. Credit rating.
   3. Security offered.

G. Study the purchases typically made with charge account credit and with installment credit.

H. Interpret federal and state laws that regulate certain aspects of the consumer credit business.

I. Key points to consider in buying decisions that are based to a large degree on financial limitations.



Andrew Jackson, disgruntled truck buyer, was arrested by Patrolman Donald Jennings two blocks from shooting scene.

Irate Customer Shoots 2 At S. Side Car Sales Firm

By James Casey

An irate customer in quest of a $50 refund shot and wounded two employes Monday at the City Auto Sales Co., 2301 S. Michigan.

Andrew Jackson, 52, identified as the gunman, surrendered a few minutes later at 24th and Indiana.

Taken to Mercy Hospital with bullet wounds were the company credit manager, Joseph Galvin, 47, and the sales manager, [illegible]hn Magrowski, 26.

Magrowski was wounded in the back, with the bullet penetrating a lung, but he was reported in good condition.

Jackson told police he was a member of the Black Muslims, a Negro supremacy cult, but that his religion had nothing to do with the shooting. His Muslim name is Wallace Muhammad.

Comdr. Edward Egan of the Prairie District said he learned Jackson was deeply in debt and that he went to the sales agency to arrange for return of a truck bought several weeks ago for $307.50.

Galvin agreed to take back the truck, but refused Jackson's request for a refund of a $50 down payment, according to Egan, and the shooting followed.

William Richko, a company salesman, said Jackson fired one shot at him, but missed.

"I dropped to the floor when I heard the shots and then followed the man when he left the showroom," said Albert M. Goldsmith, 62, a city electrical inspector. "I got in my car and caught up with him at 24th and Indiana."

Goldsmith said he got a gun from the glove compartment of his car, pointed it at the fugitive and said to him: "Hold it. Haven't you done enough damage for today?"

Police said Jackson then laid his pistol, a .32 caliber automatic with three expended and two unfired shells, on the hood of a parked car.

Also present at the surrender were policeman Donald Jennings of the Prairie District and two uniformed men from a Brink's Inc. armored car.

Jackson was charged with aggravated assault and aggravated battery pending a hearing in Felony Court Tuesday.

In the sales agency were two secretaries, Dorothy Newman, 37, and Dorothy Wrobel, 21. "I went under my desk when I heard the shots," Miss Newman said, "and I called to Miss Wrobel to 'hit the dirt.'"

Comdr. Egan said he understood Jackson had bought a 1957 truck and a 1961 auto from the agency.

Egan recalled a shooting tragedy on Jan. 7, 1966, at Fohrman Motors, 2700 W. Madison, by Donald Dean Jackson, 26, a disgruntled customer.

Killed were Edward and Sidney S. Fohrman, brothers and vice presidents of the firm, and Albert H. Sizer, sales manager. Jackson was shot and killed by a policeman.

Galvin lives at 5505 W. 102d, Oak Lawn, and Magrowski at 632 Manchester, Westchester.

II PLANNING EXPERIENCES

Irate Customer Shoots 2 At South Side Car Sales Firm. This newspaper clipping is a very good source of material for discussion. The clients' suggestions as to how this shooting could have been prevented reveal the fact that this customer was in need of some basic money management training such as that received by JOBS NOW clients. Such suggestions lead to the questioning of clients by other clients, as to the extent of credit knowledge possessed individually. The selection of appropriate outside informative resources such as newspapers, magazines, government literature, materials that interpret state and local laws and other booklets revealing the advantages and disadvantages of credit are provided by the instructor for use in substantiating true or false statements. Businessmen, buyers, salesmen, creditors and managers of credit departments in retail stores or lending agencies and credit bureaus are all resource people that are invited to the project to lecture and provide professional answers to the questions asked by the clients. Some of the questions submitted by clients are:

1. What is credit?
2. Why is credit necessary?
3. What are the advantages and disadvantages of credit?
4. How can poor credit be corrected?
5. What is the purpose of a co-signer?
6. If consumer dies, does credit and debts die too?
7. What is a credit union?
8. Who is eligible for credit?
9. What are the penalties for slow payments?
10. May credit be obtained after bankruptcy?

11. Who determines credit?
12. Who profits most on credit, consumer or creditor?
13. What won't credit buy?
14. Are persons receiving public aid eligible for credit?
15. What are wage assignments and how are they enforced?

If professional people are not available to come to the project to lecture, tape recordings are made of interviews with the instructor representing the clients and their questions. Movies and filmstrips are available to provide practical and realistic learning experiences in the area of credit buying.

CREDIT

1. Credit can be defined as a promise today to pay tomorrow for goods and services created yesterday.
2. The basic function of credit is to enable us to produce and to distribute goods faster and more cheaply, giving us a higher living standard.
3. All Credit is based on confidence and confidence cannot exist without stability.
4. Confidence is the basis of all modern economic systems.
5. When confidence prevails, business thrives, let confidence be lost, and the whole system bogs down.
6. There can be no prolonged use of credit unless jobs are steady and people have condidence in the stability of the system.
7. When I cannot meet my credit obligations, I jeopardize the economic existence of everyone I owe.
8. My Creditors become doubtful of my ability to pay, so they refuse me credit and demand immediate payment.
9. My inability to pay will hinder my Creditors in meeting their obligations.

if you have been defrauded, contact the Attorney General's Bureau of Consumer Fraud

William G. Clark
Attorney General
160 North LaSalle Street
Chicago 1, Illinois

or

William G. Clark
Attorney General
Supreme Court Building
Springfield, Illinois

We must have all the facts of the transaction as you understand them. Be sure to bring all contracts and other documents that you have concerning the sale. Remember, the more facts you have, the better the Attorney General's Bureau of Consumer Fraud will be able to help you.

You may also write to the Attorney General's Bureau of Consumer Fraud at either of the above addresses. In your letter set forth the facts of the transaction, and enclose photostatic copies of all contracts and other documents that you have bearing on the sale.

As an added convenience the Attorney General has opened the following offices:

1128 Jefferson Bldg.
Peoria, Illinois
Tel. No. 674-1137

501 Talcott Building
Rockford, Illinois
Tel. No. 965-5777

1630 Fifth Avenue
Moline, Illinois
Tel. No. 762-7791

Spivey Building
East St. Louis, Illinois
Tel. No. Br. 1-2402

Printed by authority of the State of Illinois

your. protection from FRAUDulent selling

prepared by WILLIAM G. CLARK,
Attorney General of Illinois

the Attorney General suggests this

DON'T SIGN A BLANK CONTRACT or a contract with blank spaces on it. You must receive a copy of the completed contract.

DON'T SIGN A CONTRACT UNLESS you have READ and understand every part of it. Generally, you are legally bound by what the contract states—not what a salesman tells you. WHEN IN DOUBT CONSULT YOUR LAWYER.

DON'T ACCEPT AN ORAL GUARANTEE. Get it in writing. Make sure you understand what it says and that it protects you fully.

DON'T BE RUSHED into buying anything by talk of a "golden opportunity" or persuasion that it is a "last chance" to get in on a "good thing." Take your time, investigate, and make up your mind carefully.

DON'T BE MISLED by the dealer who lures you into his establishment with an attractive advertisement of a standard brand item and then tries to talk you into a higher priced off-brand article. Be wary of the story that he is all out of the advertised item, or that there will be a long wait for delivery, or that what he now is trying to sell you is better than the advertised article.

DON'T HESITATE TO INVESTIGATE before buying. If you have any doubt about a dealer, check with the Better Business Bureau in your area, your local Chamber of Commerce, or some other community organization which works to protect the consumer and the legitimate businessman.

and above all...

DON'T MAKE FINANCIAL COMMITMENTS WHICH YOU CANNOT POSSIBLY MEET. When buying on the installment plan, remember that if you fall behind in your payments, the seller usually has a legal right to repossess the merchandise and sell it for whatever it will bring to meet part or all of your remaining indebtedness.

Dear Consumer:

Numerous complaints of deceptive practices and outright fraud in the sale of goods have been received by my office. Acting on these citizen's complaints, and with the aid of many civic and business organizations and the press, I drafted a bill entitled "An Act to Prevent Consumer Fraud" which is now the law. Under this authority I then established on August 1, 1961, a special division in the Attorney General's Office known as the Bureau of Consumer Fraud to *protect you the buyer.*

"Merchandising Pirates" rob the public of millions of dollars annually, and undermine the public's confidence in the great majority of honest businessmen who operate with integrity and sincere regard for the consumer. The lamentable fact of deception and fraud in the sale of merchandise, real estate and securities is constantly called to our attention by the various news media of our state.

The citizens of Illinois now have a strong governmental agency that is pledged to protect their interests.

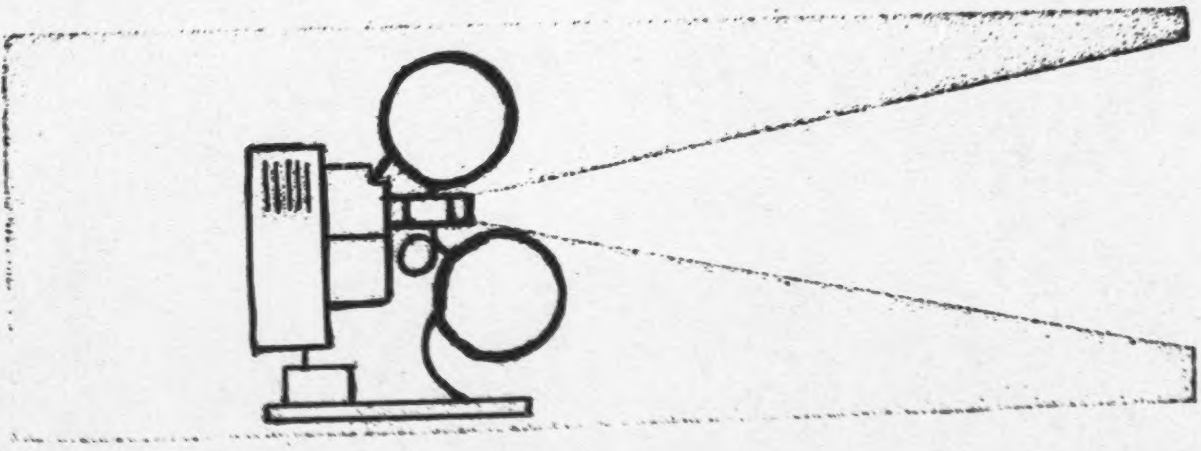
The information you will find in this booklet is included to help you become a more informed consumer. If you have been defrauded, you may be certain that I will act vigorously on your behalf.

William G. Clark

William G. Clark
Attorney General

WEDNESDAY

FILMS



FILMS

Recreation is a flexible word in a classroom situation, depending on the need. Whether you have a limited or a sizable amount of time to allow for recreation, the need seems to always be there. The film list on the following page provides a form of recreation for the client as well as day-to-day experiences of others in the movie world. Money mangement can be presented in the form of movie recreation.

I OBJECTIVES

A. Introduction of movies to the clients using brief narrative provided by the Chicago Public Library.

B. Compare this form of recreation to that of T. V. or home movies.

C. All visual aids relating to Money Management are somewhat helpful to learners.

D. Discuss, criticize and question the authenticity of the films origin.

E. Consider the amount of money, time and talent in the production of a visual training aid.

II PROCEDURE FOR OBTAINING FILM

A. Use of outside resources.. The visual material center of the Chicago Public Library provides on a loan basis, films for the use by schools, churches and organizations for approximately 48 hours.

B. A list of films are published quarterly.

EVALUATION OF OBJECTIVES

A. Group discussion questions are listed on chalk board as follows:

1. Relate movie to daily lesson plans.
2. Compare movie to actual experiences of clients.
3. Name movie characters and why client remembers name?
4. What scene in movie shows money being spent unnecessarily?
5. Which character in movie mostly reminds client of himself?
6. Should movie be shown to other future clients?
7. What hardships were suffered because of lack of money?
8. Does this movie have a lesson to teach? If so, what?
9. What humor did you find in movie?
10. Why would you want the movie to have a different ending?

THURSDAY

(Repeat Tuesday and Thursday of First Week)

FRIDAY

I. Review And Evaluation of Previous Material.

   A. $5.00 Budget
   B. Wage Accounting
   C. $17.50 Budget
   D. Banking
   E. Family Budget
   F. Credit
   G. Movies
   H. $22.50 Budget

II Objectives:

   A. Application and importance of subject matter.
   B. Clients concepts of money management.
   C. Evaluation of instructor.
   D. Estimate the dollar's worth.
   E. Clients' enthusiasm.
   F. Questions and answers.
   G. Summary.

III Planning Experiences:

Clients suggestions during a review and evaluation of the subject matter have proven to be very helpful in the presentation of the same subject matter to future clients. The use of real life situations is of the greatestimportance because it reveals the realistic view of the advantages and disadvantages of manageing money.

A

WORKSHOP IN

HUMAN RELATIONS TRAINING

AND

JOB ORIENTATION

Prepared by: JOBS NOW COUNSELING STAFF

HUMAN RELATIONS TRAINING

Human Relations attempts to show participants their own behavior both as they perceive it and as others perceive it. It gives participants an opportunity to test their behavior before others, and to obtain feedback which helps to establish behavior which is acceptable in a variety of situations. At its best, Human Relations training enables participants to be authentic and facilitates maximum personal growth.

I. OBJECTIVES

A. To create an atmosphere whereby the client has an opportunity to examine himself, his motives, desires and needs, to examine how he sees the world around him and why.

B. Instill awareness of needs, desires, attitudes and values, plus a sense of open mindedness toward others.

C. To instill self-confidence, self-respect, and an acceptance of himself and others.

D. To demonstrate the value in relating to people, family, peers, and people on the job.

E. To assist the client to understand the responsibility he has to himself and his environment.

F. To develop skill in problem solving.

During a two hour period each day, clients meet with a counselor in guided group discussion. One objective in such sessions is to encourage the client to share his attitudes and opinions about such topics as employment, race relations, gang behavior and ghetto living. In such settings, comments made by members of the group allow clients to learn from one another. However, particular emphasis is always given to the manner in which the client perceives himself in relation to the topics. It is in this area that attitudes and values are explored in depth.

The Counselor

The duties of the JOBS NOW Counselor

1. Leading human Relations training sessions;
2. Creating an awareness of the world of work in job orientation session;
3. Coordinating the matching team;
4. Developing interpersonal relationships with each of his clients to aid in job matching and referral;
5. Communicating with referral agencies in order to collect pertinent data on clients;
6. Initiate follow-up on clients who are absent during orientation; and
7. Making sure that all diagnosic information is compiled for use by the job matching team who will determine the client's disposition once he has completed the two-week orientation cycle.

Techniques In Human Relation

The following techniques promote group interaction:

One Word Each client gives a one word description of his neighborhood. Ask the group to refrain from duplicating descriptions. Then ask someone to state why he selected that word.

Music Play a progressive jazy record. Give each client a pencil and piece of paper and instruct them to do whatever they please, except talk. Discuss what happen.

Interaction Have the group sit in a circle. While sitting in a circle, ask for a 10 minutes period of silence. Have each member observe the group. What happens?

Art Draw a simple abstract design on a piece of paper. Have group members study the design and then turn their backs to the chalk board while they direct a fellow group member in duplicating the design.

Story Telling Have one member tell a stroy to another member of the group. Then have this second person relate the same story to a third person. Continue until each client has been told the story and has repeated it to some other group member.

LEADERSHIP ROLES During group discussions, the counselor should ask someone to volunteer to lead the discussion. In some groups leadership will evolve without solicitation. When leadership is displayed, the counselor may say to the person, "you are quite a leader". Sometimes this will influence others to challenge this leadership.

In some situations, one person will dominate the group. The counselor, in this situation may say, "Group you are letting this one person take over completely. How can you take this?" He has been doing all the talking for the past 45 minutes". At this point, members of the group usually challenge this leadership role.

DEBATE One good means of getting organized vocal participation is to split the group into two groups and to organize a debate around some controversial topic with one side being forced to argue for and the other side against the proposition. This is best done by first allowing one person from each team to give a five minute speech supporting a particular point of view and then allow clients question and discuss what was said. This allows the clients to use their verbal skills and permits the counselor to make evaluations about the verbal skills of each individual member.

ROLE PLAYING The techique of role playing is an extremely effective technique. Clients act out certain life situations before the other group members who later comment upon and criticize the role and the way it was acted out. Any number of roles can be acted out: Father-son, mother-son, father-daugther, boyfriend-girlfriend, husband-wife, gangleader-gangmember, or policeman-citizen.

Role playing usually brings out a great deal of knowledge about the client's attitudes toward certain life situations and the ways in which they would react to these situations. It also allows the clients to place themselves in positions of authority and to feel some of the problems and responsibilities incumbent upon those in such positions.

BIOGRAPHICIAL INTERVIEW In this technique, members of the group are split up into groups of two in which they interview each other about their lives. The questions asked and the responses are recorded by each interviewer. After the interviews have finished, each client reads his own interview (for instance, if client X interviews client Y, then client Y reads aloud to the group client X's interview of him). Sometimes, it will have to made clear that the client can add or omit whatever he wants in reading the information another client has collected about him.

NAME GAME The "name game" is a technique which finds its greatest value in the beginning of a cycle when the members of the groups are still unfamiliar with each other. The process begins with a member of the group giving his name and then some other information such as a movie or television show he likes, what sort of animal he would like to be, etc. The purpose of this procedure is to get all members of the group to participate and to make the group familiar with one another, and to gain some insight into the individuals within the group.

ANALYSIS OF POEMS, MOVIES, PICTURES, TAPE RECORDINGS In this techniques, an outside stimulus such as a movie or poem is presented to the group. After they have had some time to absorb the movies or poem, a discussion is then inaugurated around such questions as to what they liked or dislike One word description of what they observed is given. Clients are asked how they would change certain things if they were the creators of the work. This discussion gives members of the group practice in evaluating ideas and expressing and using these evaluations as supplements to their own attitudes and actions.

SENTENCE COMPLETION Incomplete sentences such as, "I am afraid of _________"; "I am not afraid around_________"; "I want to _________", are given to the clients for completion. Without identifying the writers, the counselor reads some of the responses and discusses them with the group.

PROBLEM SITUATIONS Conflict between supervisor and employee. Supervisor picks on employee constantly. Employee handles his job well, works extremely hard. however, the supervisor is still on his back.

Question asked: How would you solve this problem?

PERSONAL EVALUATION SHEET The personal evaluation sheet included in this section gives a client a structure within which he can evaluate himself and other members of the group. One interesting use of this sheet is to have the client complete it twice during the cycle (at the beginning and at the end) and to compare the results of the two evaluations. If the group is not inhibited in sharing with each other at the end of the cycle, then evaluations can be presented by the client to the group as a whole.

IT SHOULD BE REMEMBERED THAT ALL TECHNIQUES ARE NOT EQUALLY EFFECTIVE AND THAT WHAT MAY WORK WITH ONE GROUP MAY NOT NECESSARILY WORK WITH ANOTHER. IT HAS BEEN FOUND THAT TECHNIQUES USED ONE HOUR MAY NOT WORK THE NEXT HOUR OR DAY... THE COUNSELOR MUST MAINTAIN A FLEXIBLE AND SPONTANEOUS APPROACH IN THE USE OF THESE TECHNIQUES.

INDIVIDUAL COUNSELING (ONE-TO-ONE) Human relations training is one vehicle used to get to know the client. The other, and more significant one, is that which is created by merely talking to the client privately.

Before a trust relationship is established it can be nothing more than a game, with the counselor trying to pull out information and the client trying to offer only as much as is necessary to satisfy the counselor; therefore, the following should be observed in talking with the client:

1. Approach: The client will respond much more favorable when you began to discuss a topic rather than sitting him down in an interview.
2. Sharing: In order to get something you must give; your conversation should be inter-informative.

One-to-ones are a "must" if the client and counselor are to know one another well. There can never be too many.

An effective means of beginning individual counseling sessions is to discuss an incident with which both the client and the counselor are familiar. For example, begin a conversation around an incident (e.g., a client is late), then channel the conversation to cover other topics. The process can serve a number of purposes such as creating trust, obtaining background information, problem solving and most important, a sharing of ideas.

JOB ORIENTATION AS A PART OF HUMAN RELATIONS TRAINING Job orientation attempts to make the client aware. Awareness of the world of work and factors affecting it, particularly intrinsic habits and attitudes are stressed. It also attempts to aid the client to become aware of rapid changes and increasing opportunities in the job market and how he can take advantage of them.

I. OBJECTIVES

A. To make the client aware of the importance of completing application forms.

1. Neatness
2. Accuracy
3. Spelling
4. Completeness
5. The diversity of various forms

B. Awareness of job categories, job titles and duties.

C. To familiarize the client with unions and their purposes.

D. To expose the client to the difference in business and industry.

E. To take a thorough look at fringe benefits.

F. Awareness of automation and its effects on non-skilled and semi-skilled jobs.

G. To familiarize him with agencies that may aid him while working.

Example: Fair Employment Practice Commission.

SECTION II

INNOVATIONS

the coach

Many of the companies employing JOBS NOW clients express concern for the services of the Coaching Staff. Coaches are being asked to enter the premises more frequently to meet with the employers and clients. This somewhat of a departure from the more conservative view of the coach's role that we had anticipated with business, industry, and labor. Company visitations are increasing to such an extent that they are becoming an invaluable part of the high support extended to the firm as well as to the clients after working hours.

The additional responsibilities of the coach, such as accompanying clients to the employment interview, contacting clients after-working hours, and reporting the status of those clients to whom they have been assigned, continues.

It is necessary for the job program developers to share with the coaches insights into the operational policies of the firms and information relative to the relationships they have developed in the firm. The job program developer will often introduce the coach to the employer and other designates of the firm to whom the client must relate.

the assistant coach

Two former clients interested in working with our coaching Staff have been added to the JOBS NOW Staff and are now being trained in the area of developing and maintaining relationships with the companies and follow-up on clients. This represents the initial phase of an effort to place former clients in a role compatable with their interests as ell the background their past experiences have given them.

It is the opinion of JOBS NOW that the capabilities of the gang oriented youth may very well warrant placement into many job situations far removed from the stereotyped low skill entry level position.

employment resource and research

One member of the Job Program Development Staff will devote his time to a broad area of employment research. The goals of this effort include developing resources that will alleviate immediate problems relative to the employment of 17 year olds and job openingsfor females. He will also compile a comprehensive overview of facts related to the training and employment of youth. Hopefully, this effort will provide inroads to training and employment opportunities as yet unexplored by the JOBS NOW Project.

research into relationship of high support and job retention

After six months of operation, the Office of Program Analysis conducted a study of all clients who had entered employment. Those who had retained their jobs and those who had quit, were fired, or laid off were compared in terms of age, sex, IQ, police records, education, work history, and the degree of high support existing in the companies employing the clients. (The appendicies of this report contains an abstract of this study as well as a copy of the rating scale used by the Job Program Development Staff and the Coaching Staff in evaluating the companies with which they relate.)

We discovered very little difference between the successful and unsuccessful groups execpt in the area of high support. Where high support was well developed clients tended to remain employed.

Ten companies were selected at random from among those companies that had been rated as having well developed high supports and ten from among those that were rated as underdeveloped. The employment retention record of JOBS NOW clients employed by those companies with well developed high supports was 82 percent in contrast to 28 percent for the other group.

A study to be conducted at a later date will involve a factor analysis and the use of more advanced statistical techniques.

Additional factors such as the wages received and the type of work done will be considered in this study.

seminar center

Because of the increasing interest from agency personnel and those participating in the 19 cities program (Concentrated Employment Program), the first week of training in the JOBS NOW seminar Center has been revised to include visitation to the Orientation Center, discussions with JOBS NOW staff, an intensive orientation to the social and cultural backgound of gang-oriented youth, and problem solving situations. Visitations are conducted under the direction of a recently appointed Coordinator of the Seminar Center.

Sensitivity training is introduced during the first week in the form of micro-laboratories. However, an in-depth experience with this form of training is reserved for the second week of seminar training.

Effective May, 1967, the Seminar Center will be located in Room 802 of the building in which the JOBS NOW Orientation Center is located at 1020 South Wabash Avenue.

a newsletter

A new line of communication between the JOBS NOW Project and all of the former clients is being developed. The JOBS NOW Newsletter will focus on accounts of the successful experience of our clients. It is hoped that those who remain in employment or are in other programs as a result of our referral will enjoy some recognition for their efforts. In particular, we wish to rekindle the interest of former clients who may have had a failure experience.

SECTION III

PARTICIPATION OF BUSINESS, INDUSTRY, AND LABOR

The following are some examples of the commitment of business, industry, and labor as a means of improving job retention.

A Large Manufacturing Firm After initially "trying" a few clients, this company is becoming increasingly involved in the JOBS NOW demonstration. The interest shown by this firm is to a point where occasional lay-offs do not affect clients referred from JOBS NOW. In addition, the company dismissed police records as a factor precluding employment.

The company probationary period of 45 days concludes with a written assessment of the client in areas such as attendance, performance, relationship with co-workers, and appearance. The JOBS NOW coach is now given the opportunity to participate in the evaluation.

Clients that quit or are released are now considered for reemployment. The decision in such cases is made after the JOBS NOW coach and the Personnel Manager meet and review the client's past performance and current level of aspiration.

A Chicago Bank A new dimension of the training program of the bank has been instituted.

An employee meets with JOBS NOW clients in group discussion sessions. This, in effect, is an extention of the Human Relations training given clients during the two-week orientation in the JOBS NOW Center. Problems that arise are addressed by the group of clients and the information shared with the job program developer and coach assigned to the firm. Assistance in adjusting to the work situation comes from the client's peers.

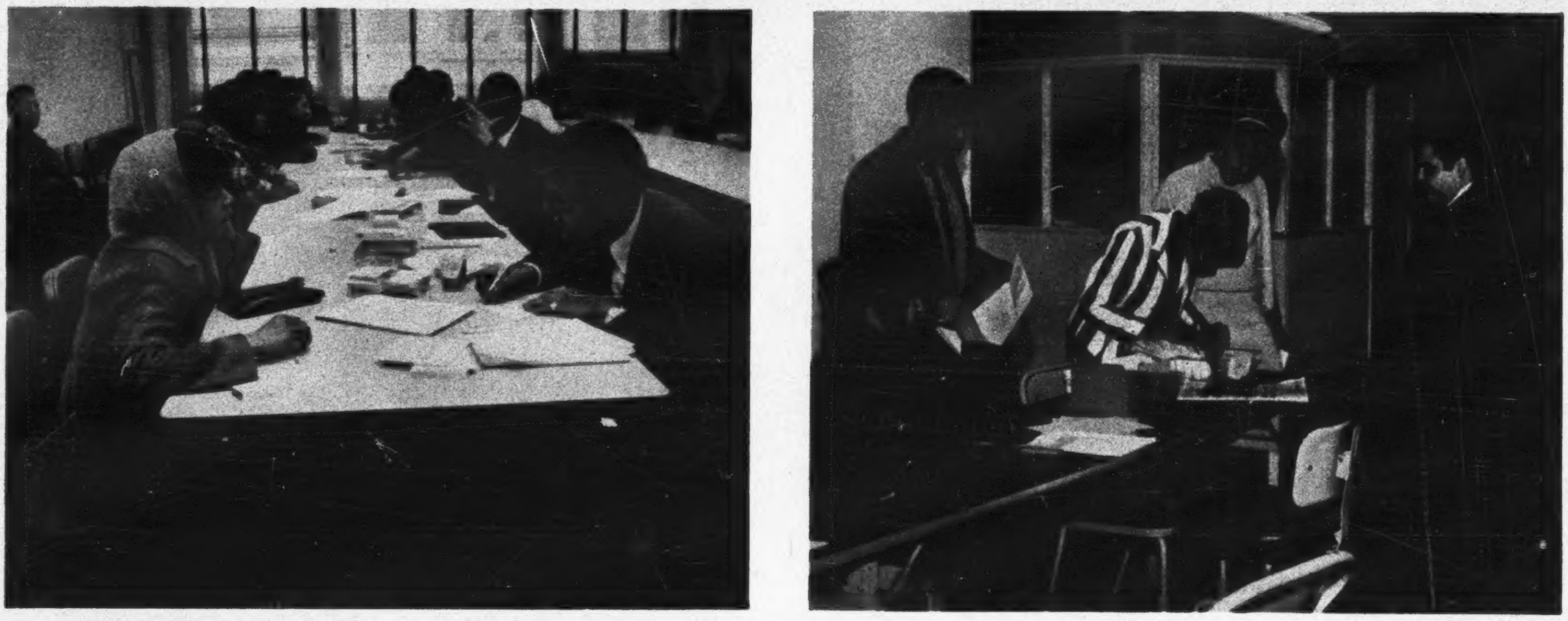
A climate unlike the usual situation in which employees are "called on the carpet" by supervisory personnel is generated and clients can consider solutions without the immediate threat of punitive measures by employers.

SECTION IV

A PICTORIAL ACCOUNT OF JOBS NOW

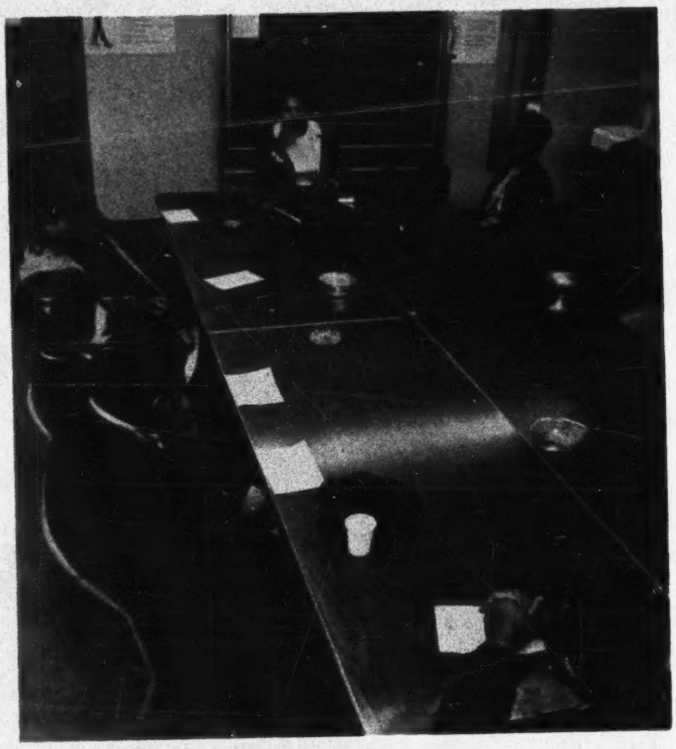
A CLIENT AND AGENCY DESIGNATE

Recruitment Is Done By Thirty-Five Public And Private Agencies. The Designates Of These Agencies Accompany The Clients To The Orientation Center And Remain With Them Until They Are Registered.



REGISTRATION

The Initial Registration Is Brief. A More Complete Interview Is Conducted By The Reception Center Staff At A Later Time.

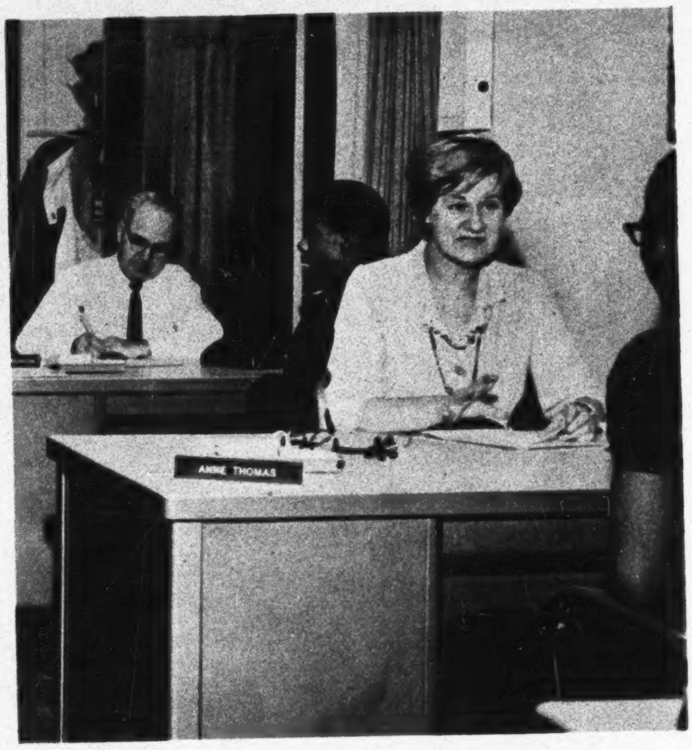


A WORKSHOP

Within Twenty Minutes After Entering The Orientation Center Clients Are Registered And Enter A Workshop Or Human Relations Training Class.

AN ASSEMBLY OF CLIENTS AND JOBS NOW STAFF

At The Conclusion Of The First Day Of Orientation, An Assembly Is Held. Staff Members Explain Their Functions And Clarify The Issues Raised By Clients.

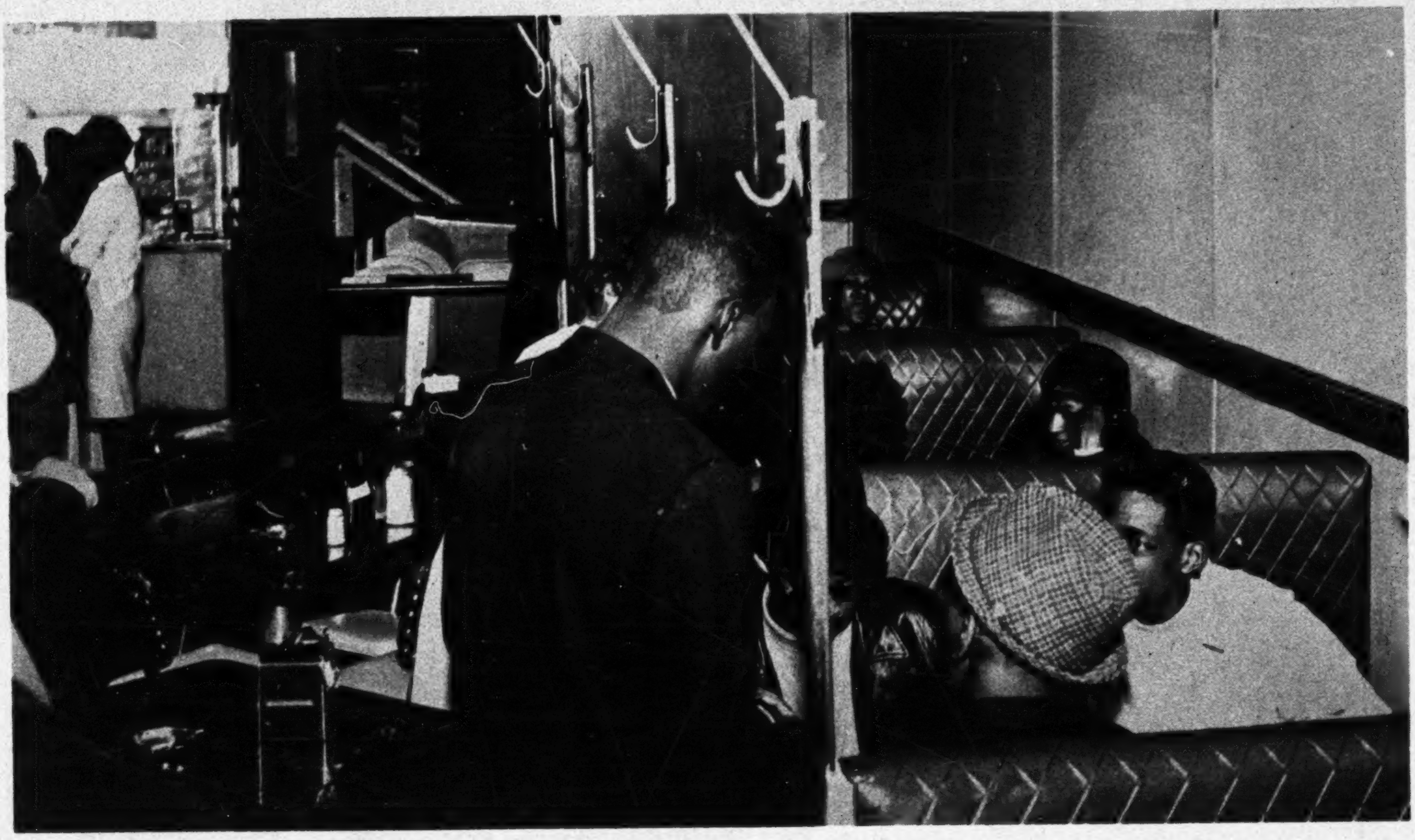


RECEPTION CENTER
STAFF INTERVIEWING CLIENTS

Personal Information Forms Are Completed And Eligibility For Allowances Discussed. Information Gathered In These Interveiws Is Subsequently Used By Staff Involved With Matching Clients To Available Job Openings.

CLAIM EXAMINERS FROM THE CENTRAL OFFICE OF THE MDTA PAYMENT UNIT CONSULTS WITH THE DEPUTY DIRECTOR.

Two Claim Examiners Are Available To JOBS NOW On A Full Time Basis. This Expedites The Processing Of Training Allowance Requests.



LUNCH HOUR

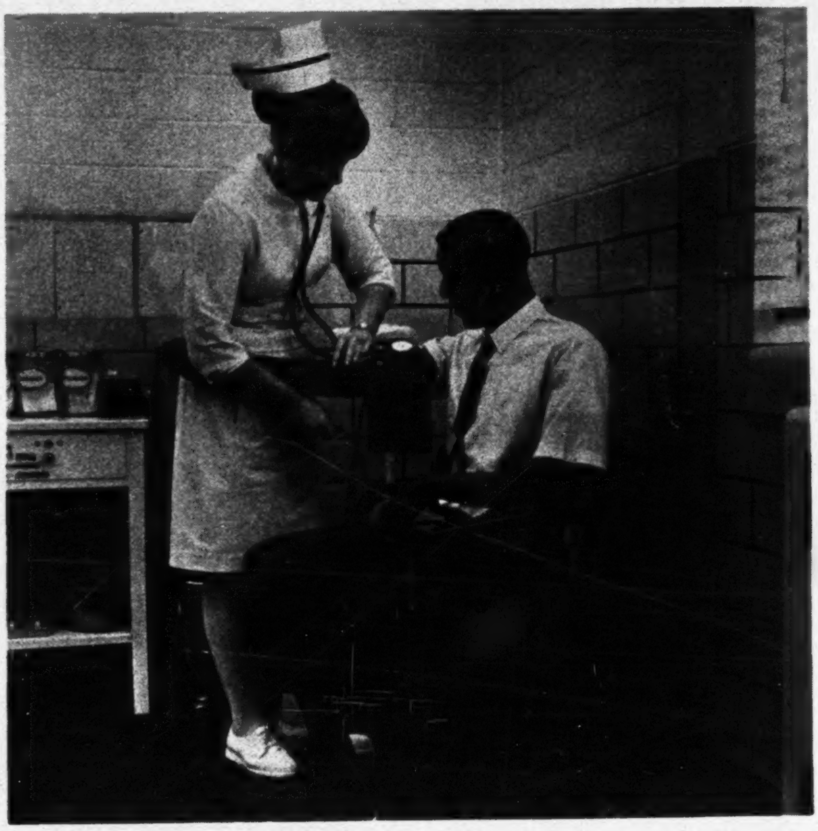
Clients And Staff Frequent A Number Of Neighborhood Restaurants During The Lunch Hour.

GENERAL APTITUDE TEST BATTERY

In Addition To An IQ Test, Clients Are Tested To Assess Aptitudes For Work Requiring Finger Dexterity, Manual Dexterity, And Eye-Hand Coordination.

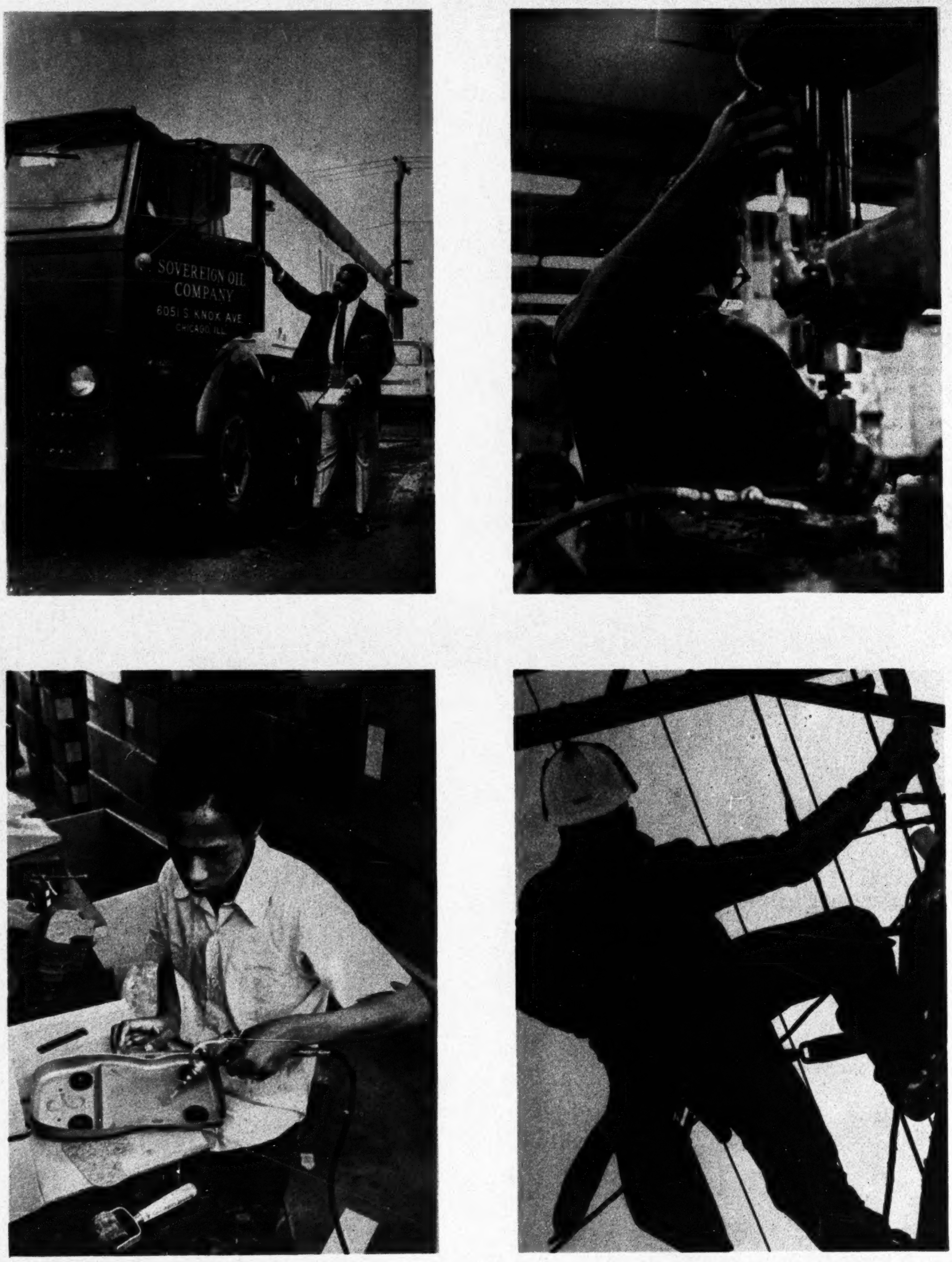
EMPLOYMENT INTERVIEW

Prior To Employment, The Client Meets With The Employer To Complete The Application Form And To Discuss The Job Requirements.



PHYSICAL EXAMINATION

When Physical Examinations Are Not Required Employers May Request The Results Of The Physical Examination Given Each Client During The Two-week Orientation.


SOVEREIGN OIL
COMPANY
6051 S. KNOX AVE.
CHICAGO ILL.

Courtesy of Ill. Bell Telephone Co.

CLIENTS AT WORK

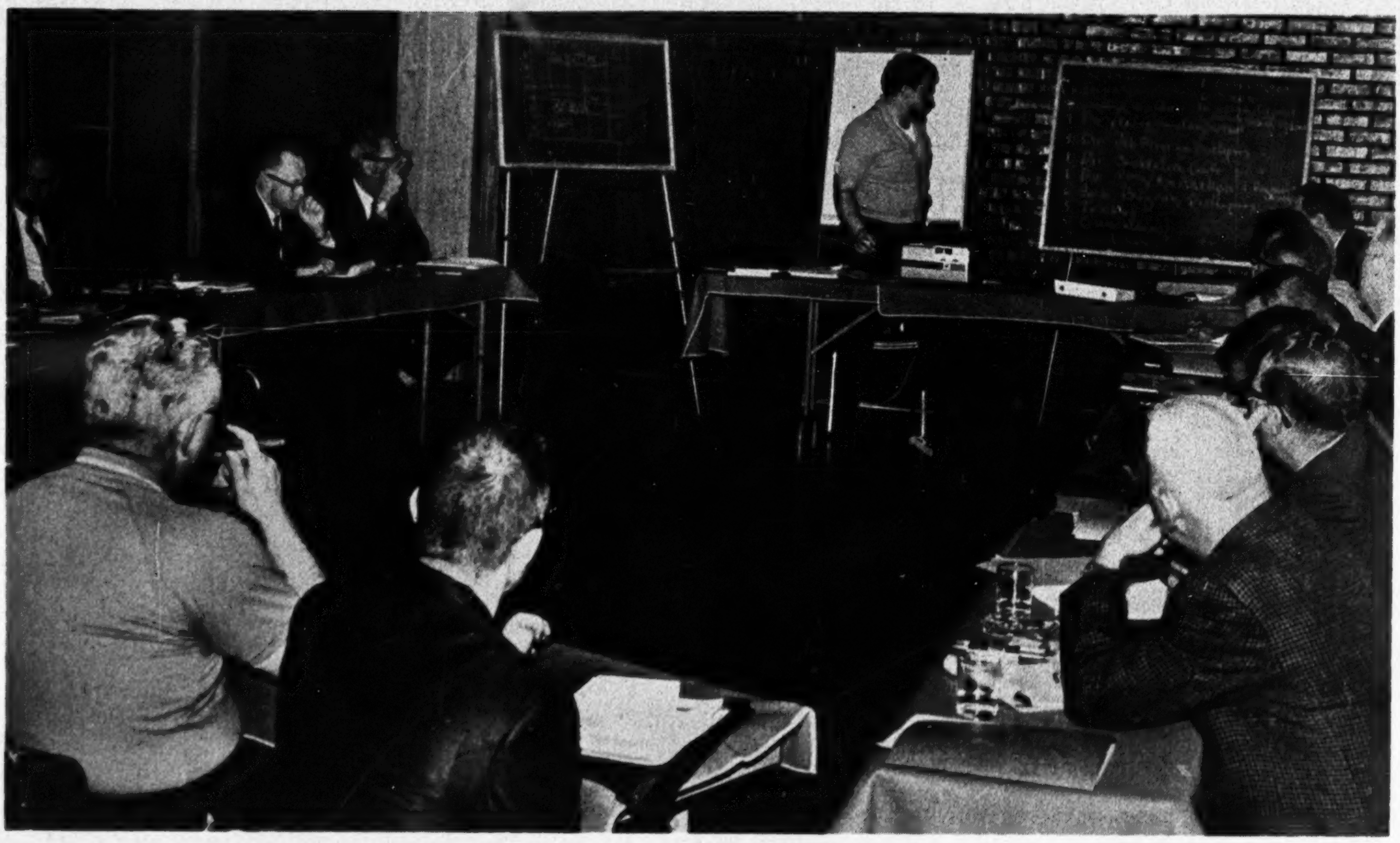
Employment With An Opportunity For Upward Mobility Is Sought. High Support On These Jobs Facilitates The Learning Of Skills And Helps A Client To Maintain The Necessary Level Of Aspiration.

VISITATION BY THE JOB PROGRAM DEVELOPMENT STAFF AND COACHING STAFF

Concern For Both The Client And The Employer Is Maintained. Visitations To The Firm Where The Client Is Working As Well As To His Home Must Be Made.

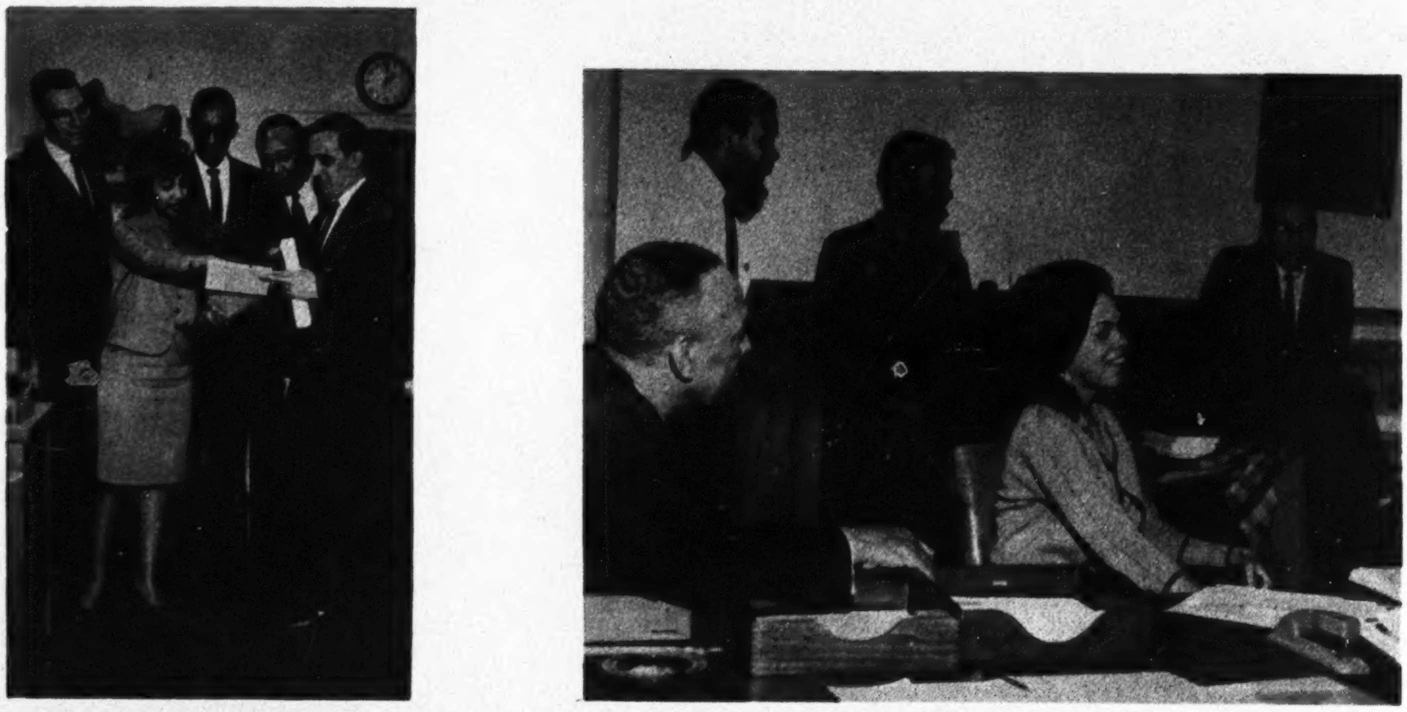
JOBS NOW MEETS WITH BUSINESS, INDUSTRY AND LABOR

Meetings Are Held At Which Members Of The Job Program Development Staff, Business Executives On Loan To JOBS NOW, And Members Of The Administrative And Coaching Staff **Offer** Commentary. This Is Frequently The Initial Step In Developing A Job Opening For A Client.



THE SEMINAR CENTER

Members Of The United States Employment Service, Interested Employers, And Others Concerned With A Better Understanding Of The JOBS NOW Project Attend The JOBS NOW Seminar Center.
Addressed Are Topics Ranging From Characteristics Of The Gang Oriented Youth To The Operation Of The Project.

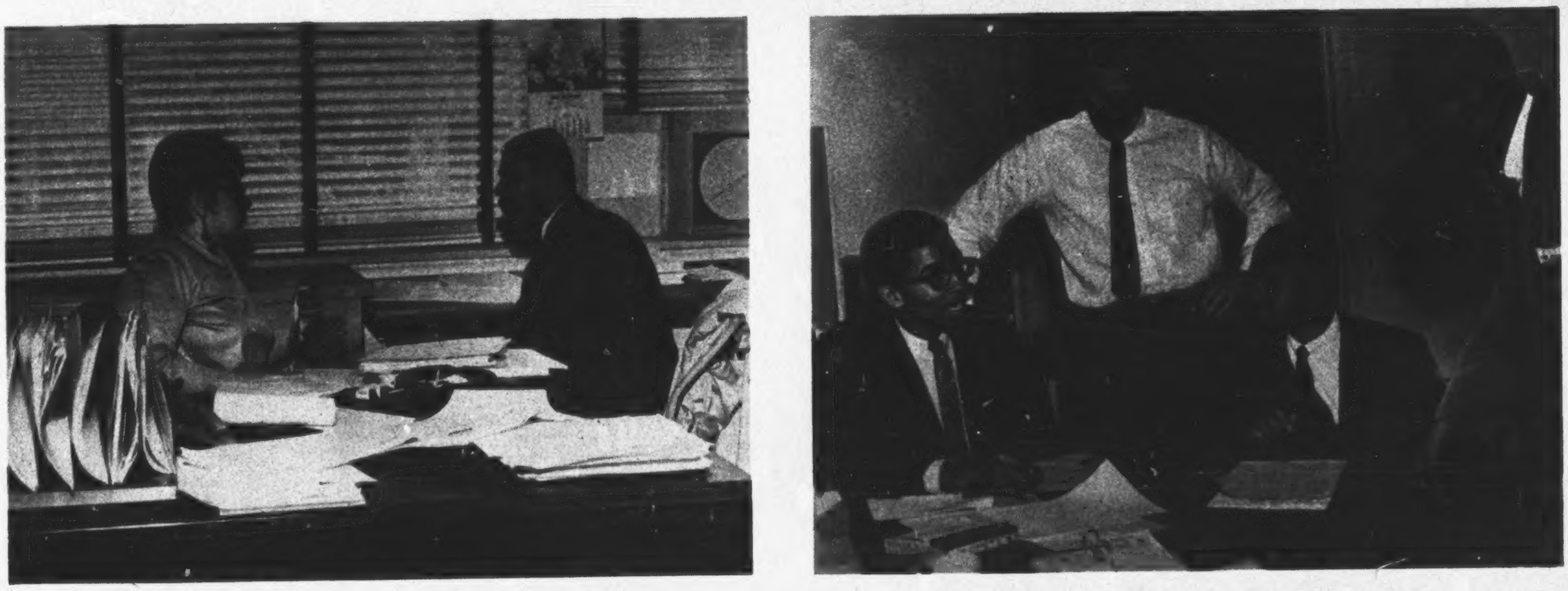


VISITORS MEET WITH JOBS NOW STAFF

Since The Advent Of The 19 Cities Program (Concentrated Employment Program), Visitors Are A Regular Part Of The Daily Schedule.

SUPPLEMENTARY SERVICE

Planning And Coordinating The Activities Of The Coaching Staff And Maintaining A Relationship With The Recruiting Agencies Is A Function Of The Office Of Supplementary Service.



PROGRAM ANALYSIS

To Gather And Interpret Statistical Data And To Evaluate The Effectiveness Of The JOBS NOW Project Members Of The Office Of Program Analysis Must Communicate Constantly With Staff.

APPENDICES

research into clients entering employment

In the following study, ten characteristics of JOBS NOW clients who entered employment and retained their jobs were compared to the same characteristics of those who lost their jobs.

The following were considered:

1. Sex
2. Age (To the nearest birthday)
3. Formal Education (Last grade completed)
4. IQ (As measured on the Revised Beta Non-verbal Test)
5. Marital Status (At the time of entering employment)
6. Police Record (Including Juvenile Record)
7. Number of Jobs Held Before Entering JOBS NOW Staff
8. Length of Time In Previous Employment
9. Number of Placement By JOBS NOW Staff
10. The Degree of High Support Present In the Job Situation

With the exception of number 10, all clients who entered employment between Cycles I and X were considered. In the case of number 10, a random sample of 75 was taken from a group of 100 clients who had remained in employment and 75 from a group of 100 clients who had not retained their jobs. This was done by eliminating every fourth name that was chosen.

Attached is a copy of the form which allows us to rate the companies participating in the JOBS NOW demonstration. The rating is done by job program developers and coaches since they are most frequently in contact with the firms employing JOBS NOW clients.

It is hoped that a study such as this will reveal information regarding the factors that, perhaps, contribute to or deter from successful job retention.

With one exception, our study exposed no signifigant difference between the characteristics of the successful and unsucessful male and female clients (See EXHIBIT No. 1). A rather marked difference emerged, however, in the area of high support.

As an adjunct to the study of our client population, twenty companies were reviewed. Ten of these companies were rated as having a well developed system of "high support" and ten were rated as having very little or no high supports. Each of the two groups employed approximately 60 JOBS NOW clients. There is a signifigant difference in the two groups in the retention of clients (See EXHIBIT No 2).

EXHIBIT No. 1
SUCCESSFUL AND UNSUCCESSFUL
MALES

	AGE	EDUCATION	IQ	MARITAL STATUS	POLICE RECORD	NO. OF JOBS BEFORE ENTR. JOBS NOW	LENGTH OF TIME IN PREVIOUS EMPLOYMENT	PLACEMENTS BY JOBS NOW	DEGREE OF HIGH SUPPORT
SUCCESSFUL	18.5 Yrs.	10 Years	96	Single	Yes (54%)	4	5 Months	1st 72%	Very Much or Some96% Very Little or None4%
UNSUCCESSFUL	18.8 Yrs.	9.8 Years	93 +	Single	Yes (51%)	4+	4 Months	1st 86+%	Very Much Or Some 63% Very Little Or None37

SUCCESSFUL AND UNSUCCESSFUL
FEMALES

	AGE	EDUCATION	IQ	MARITAL STATUS	POLICE RECORD	NO. OF JOBS BEFORE ENTR. JOBS NOW	LENGTH OF TIME IN PREVIOUS EMPLOYMENT	PLACEMENTS BY JOBS NOW	DEGREE OF HIGH SUPPORT
SUCCESSFUL	18.3Yrs.	10.8 Yrs.	95.4	Single	Yes (11%)	3+	4 Months	1st 83%	Very Much Or Some 76% Very Little or No 24%
UNSUCCESSFUL	18.6Yrs.	10.2 Yrs	95	Single	Yes (21%)	3	4 Months	1st 97%	Very Much or Some14 Very Little or No 86

TO: COACHING STAFF & JOB PROGRAM DEVELOPERS
ROM: JIM MURRAY & ROBERTA GALLER

Please list all of your companies that have employed JOBS NOW clients. Place a number in the square corresponding to the High Support rating that best describes the company in each of the seven catagories (A - G).

HIGH SUPPORT

1. The best of my companies
2. Among the best of my companies
3. Good But needs improvement
4. Only fair but is improving
5. Only fair and will not improve
6. Does not exist

TAFF MEMBER:________________________

NAME OF COMPANY	(A) COMMUNICATION FROM THE "TOP"	(B) BUDDY RELATIONSHIP	(C) GIVE SPECIAL CONSIDERATION AND ATTENTION TO JOBS NOW CLIENTS(X2)	(D) SHARE INFORMATION WITH JOBS NOW STAFF (PHONE MEETINGS) (X2)	(E) SPECIAL TRAINING FOR CLIENTS	(F) JOBS NOW STAFF INVITED TO ENTER PREMISES & TALK WITH CLIENT OR PERSONNEL OF COMPANY	(G) KNOWLEDGE OF THE JOBS NOW PROGRAM AND OF HIGH SUPPORT

EXHIBIT No. 2

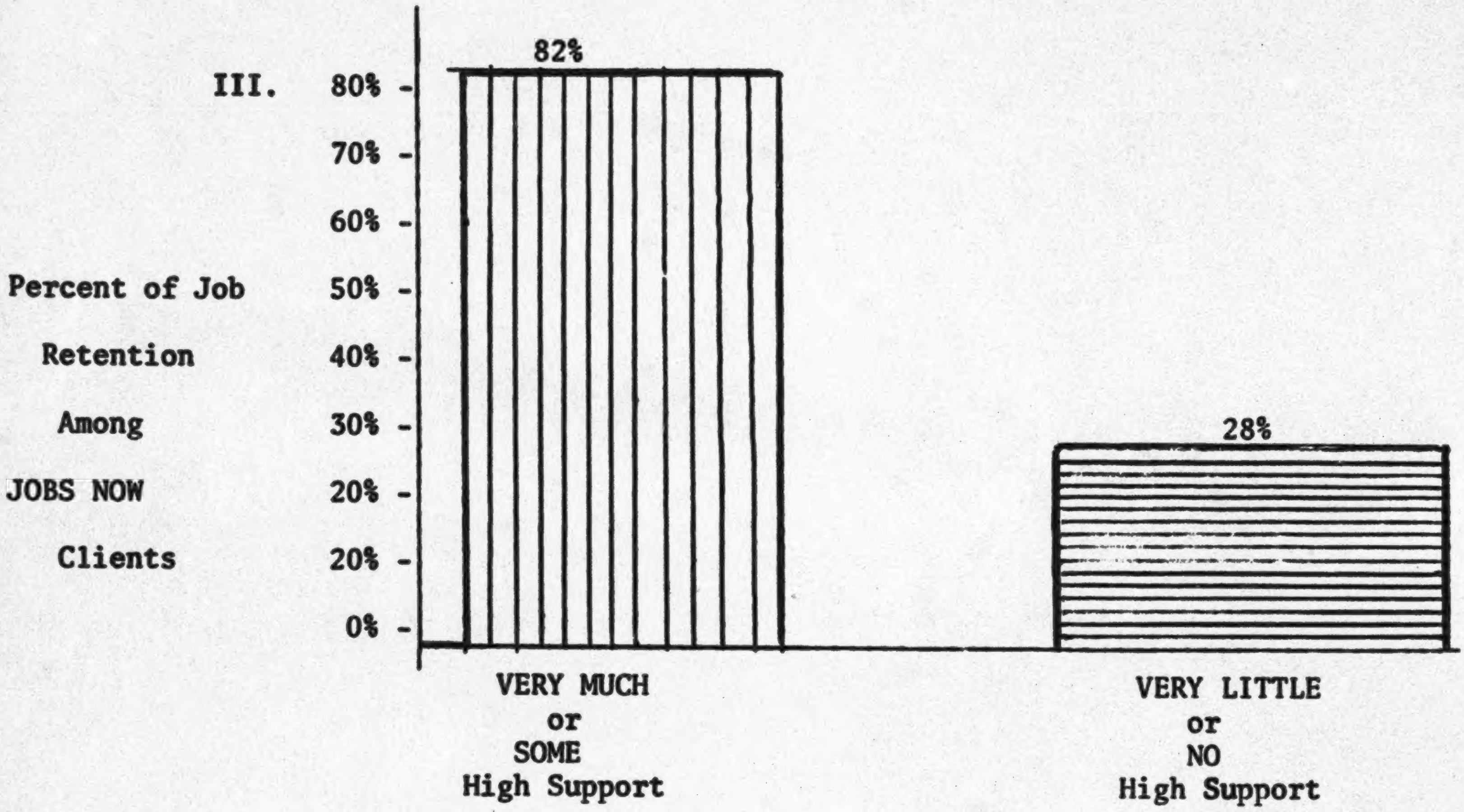
I. Twenty Companies Studied

   A. 10 Companies Rated "VERY MUCH" or "SOME" High Support.

   B. 10 Companies Rated "VERY LITTLE" or "NONE".

II. Each Company Employed Approximately 60 Clients.

III.



statistical summary

Cycles I - XIII: TWENTY-SIX WEEKS OF ORIENTATION AND EMPLOYMENT

Enrolled (Including 99 Recycled)	1218
Terminated During Orientation	-312
Total Completing Orientation	906
Recycled After Completing Orientation	75
Separate Clients Completing Orientation	831

Currently Employed	308	(37%)
Entered Other Training Programs, School, or Military	90	(11%)
Withdrawn After Orientation	102	(12%)
Pending Re-referral	276	(33%)
New Coaches Assigned - Disposition Pending	55	(7%)

NOTE: Inquiries Regarding These Statistics Should Be Directed To ROBERTA R. GALLER or JAMES E. MURRAY.

COMPILED BY THE OFFICE OF PROGRAM ANALYSIS

JOBS NOW

SECTION I: ENROLLMENT

A. Enrolled (Including 99 Recycled)		1218
B. Terminated During Orientation		-312
1. Poor Attendance	245	
2. Underage	15	
3. Refused Program	9	
4. Incarcerated or Court Date Pending	16	
5. Physical Problems	6	
6. Domestic	10	
7. Miscellaneous	11	
Total Completing Orientation		906
C. Recycled After Completing Orientation		-75
Separate Clients Completing Orientation		831
D. Clients Recycled		
1. Terminated After First Cycle Or Second Cycle	24	
2. Completing Two Orientation Cycles With Only One Disposition	75	
Total	99	

SECTION II: EMPLOYMENT

A. Currently Employed			308
1. Males		246	
(a) Placed By JOBS NOW	194		
(b) Found Job On Own	52		
2. Females		62	
(a) Placed By JOBS NOW	50		
(b) Found Job On Own	12		

3. Age

	Males	Females	Percent of Total Employed
(a) 17	86	12	32.%
(b) 18	59	15	24.%
(c) 19	44	9	17.%
(d) 20	25	12	12.%
(e) 21	12	5	6.%
(f) 22 - 25	15	6	7.%
(g) 26 & up	5	3	
	246	62	

4. Salaries

(a) Males
Average: $79.71
Range: $50.00 - $154.00

(b) Females
Average: $67.11
Range: $50.00 - $113.00

SECTION III: ENTERED OTHER TRAINING PROGRAMS, SCHOOL, OR MILITARY

A. Other Programs	79
B. School or Military	11
Total	90

SECTION IV: WITHDRAWN AFTER ORIENTATION

A. Refused To Cooperate With Program	22
B. Incarcerated or Court Date Pending	18
C. Physical Problem	6
D. Domestic	3
E. Unable To Locate	34
F. Withdrew-No Reason Given	16
G. Needs Special Training	3
Total	102

SECTION V: CURRENTLY UNEMPLOYED CLIENTS

A. Lost Job

1. Quit.................................29
   - (a) Males............27
   - (b) Females...........2
2. Fired................................55 (33.% released for poor attendance and 23.% for unsatisfactory performance)
   - (a) Males............45
   - (b) Females..........10
3. Laid Off.............................13
   - (a) Males............11
   - (b) Females...........2

Total 97

B. Age of Currently Unemployed Clients Who Quit, Were Fired, or Laid Off

	Age	Males	Females	Percent of Unemployed
1.	17	36	5	42.%
2.	18	26	2	29.%
3.	19	14	4	19.%
4.	20	1	0	1.%
5.	21	3	0	3.%
6.	22 - 25	2	1	3.%
7.	26 & up	1	2	3.%
		83	14	

C. Not Hired 87

Of this Total, 30 (31.%) were refused employment for failing to report for employment interview; 4 (4.%) were rejected because of police record; and 4 (4.%) were not hired for failing to pass a written test.

SECTION VI: PENDING RE-REFERRAL

A.	Recent Referrals	8
B.	Referred and Not hired	87
C.	Hired But Did Not Report	3
D.	Unemployed Clients (Quit, Fired, Laid Off)	97
E.	Never Referred	21
F.	Refused Referral	17
G.	Recycled	28
H.	Referred To Other Program - Unable To Enter	2
I.	Did Not Report For Employment Interview	11
J.	Wants Part-time Work Only	2
	Total	276

SECTION VII: NEW COACHES ASSIGNED - DISPOSITION PENDING 55

SECTION VIII: AGE OF CLIENT COMPLETING ORIENTATION

A. Age 17	273	(33.%)
B. Age 18	232	(28.%)
C. Age 19	138	(17.%)
D. Age 20	82	(10.%)
E. Age 21	37	(4.%)
F. Age 22-25	43	(5.%)
G. Age 26 & up	26	(3.%)
Total	831	

SECTION IX: POLICE RECORD

A. Arrest Record	266	(32.%)
B. No Record	457	(55.%)
C. Juvenile Record	91	(11.%)
D. No Information Available	17	(2.%)
	831	

SECTION X: EDUCATION OF THOSE COMPLETING ORIENTATION

A. Non-Graduates	24	(3.%)
B. Elementary School Graduates	744	(89.%)
C. High School Graduates	56	(7.%)
D. Some College Training	7	(0.8%)
E. College Graduates	0	
Total	831	

SECTION XI: RACES AND ETHNIC GROUPS

A. Negroes	815	(98%)
B. Caucasians	8	(1%)
C. Other	8	(1%)
Total	831	

SECTION XII: TESTING

A. BETA IQ............................Average: 95

B. GENERAL APTITUDE TEST BATTERY

Finger Dexterity...................Average: 85

Manual Dexterity...................Average: 97

Motor Coordination.................Average; 99

YCLES	1	2	3	4	5	6	7	8	9	10	11	12	13	TOTALS
NROLLED	96	106	77	60	55	69	89	129	81	99	114	116	127	1218
ERMINATED URING ORIENTATION	17	34	23	15	25	17	10	35	23	31	22	22	38	312
COMPLETED ORIENTATION	79	72	54	45	30	52	79	94	58	68	92	94	89	906
RECYCLED AFTER COMPLETING ORIENTATION	6	1	0	8	2	6	0	32	0	12	6	2	0	75
INDIVIDUAL CLIENTS WHO COMPLETED ORIENTATION (E=C-D)	73	71	54	37	28	46	79	62	58	56	86	92	89	831
CURRENTLY EMPLOYED	38	19	8	11	8	13	37	16	20	27	41	33	37	308
OTHER TRAINING PROGRAM,SCHOOL, OR MILITARY	3	9	10	3	5	11	6	11	14	7	4	3	4	90
WITHDRAWN AFTER ORIENTATION	8	17	16	9	6	5	15	7	4	4	6	4	1	102
PENDING REREFERRAL	16	23	13	13	5	8	18	22	18	17	30	46	47	276
NEW COACHES ASSIGNED DISPOSITION BEING INVESTIGATED	8	3	7	1	4	9	3	6	2	1	5	6	0	55
% OF THOSE WHO COMPLETED ORIENTATION WHO ARE EMPLOYED	52.%	27.%	15.%	30.%	28.%	28.%	47.%	26.%	34.%	48.%	43.%	36.%	42.%	37%
% OF THOSE WHO COMPLETED ORIENTATION WHO ARE EMPLOYED OR ARE IN OTHER PROGRAMS	58.%	39.%	33.%	38.%	46.%	52%	54.%	44.%	59.%	61.%	52.%	39.%	46.%	48%

Total In Employment: 37.%

Total In Employment and Other Programs, School, or Military: 48.%